

UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF PUERTO RICO

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In re:

PROMESA
Title III

THE FINANCIAL OVERSIGHT AND
MANAGEMENT BOARD FOR PUERTO RICO,

as representative of

No. 17 BK 3283-LTS

THE COMMONWEALTH OF PUERTO RICO,
et al.,

(Jointly Administered)

Debtors.¹

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NOTICE OF CORRESPONDENCE RECEIVED BY THE COURT

The Court has received and reviewed the attached correspondence, described below, from interested persons in the above-captioned cases. Although the Court cannot respond individually to all of those who have expressed their thoughts or concerns, the Court is deeply mindful of the impact of the fiscal crisis on lives, institutions, and expectations, and of the importance of the issues that are raised in these unprecedented cases.

1. Email dated January 15, 2019 from Adriana De Persia Colon
2. Email dated January 15, 2019 from Arthur Samodovitz
3. Email dated January 15, 2019 from Carlos Aja
4. Email dated January 15, 2019 from Claudia Aponte

¹ The Debtors in these Title III Cases, along with each Debtor's respective Title III case number and the last four (4) digits of each Debtor's federal tax identification number, as applicable, are the (i) Commonwealth of Puerto Rico (Bankruptcy Case No. 17 BK 3283-LTS) (Last Four Digits of Federal Tax ID: 3481); (ii) Puerto Rico Sales Tax Financing Corporation ("COFINA") (Bankruptcy Case No. 17 BK 3284-LTS) (Last Four Digits of Federal Tax ID: 8474); (iii) Puerto Rico Highways and Transportation Authority ("HTA") (Bankruptcy Case No. 17 BK 3567-LTS) (Last Four Digits of Federal Tax ID: 3808); (iv) Employees Retirement System of the Government of the Commonwealth of Puerto Rico ("ERS") (Bankruptcy Case No. 17 BK 3566-LTS) (Last Four Digits of Federal Tax ID: 9686); and (v) Puerto Rico Electric Power Authority ("PREPA") (Bankruptcy Case No. 17 BK 4780-LTS) (Last Four Digits of Federal Tax ID: 3747). (Title III case numbers are listed as Bankruptcy Case numbers due to software limitations).

5. Email dated January 15, 2019 from Diana Isabel Sotomayor
6. Email dated January 15, 2019 from Frances Medina
7. Email dated January 15, 2019 from Frances Medina
8. Email dated January 15, 2019 from George Noble
9. Email dated January 15, 2019 from Guillermo Carrion
10. Email dated January 15, 2019 from Jose Gallon
11. Email dated January 15, 2019 from Jose Rafael Renta
12. Email dated January 15, 2019 from Jose Rodriguez
13. Email dated January 15, 2019 from Lucia Maldonado-Medina
14. Email dated January 15, 2019 from Luis Perez
15. Email dated January 15, 2019 from Luz Celeste Suarez
16. Email dated January 15, 2019 from Mari Lopez
17. Email dated January 15, 2019 from Maribel Ortiz
18. Email dated January 15, 2019 from Melinda Diaz
19. Email dated January 15, 2019 from Michael Cordero
20. Email dated January 15, 2019 from Rafael Velazquez
21. Email dated January 15, 2019 from Ricardo
22. Email dated January 15, 2019 from Richard Sigal
23. Email dated January 15, 2019 from Veronica Alfonzo
24. Email dated January 16, 2019 from Akwai Darko
25. Email dated January 16, 2019 from Alejandra Martorell
26. Email dated January 16, 2019 from Alexandra Rivera Rios
27. Email dated January 16, 2019 from Ana Von Huben
28. Email dated January 16, 2019 from Andreina Hernandez
29. Email dated January 16, 2019 from Andrew Torres
30. Email dated January 16, 2019 from Ashley Gonzalez
31. Email dated January 16, 2019 from Beatriz Irizarry
32. Email dated January 16, 2019 from Brianna Jimenez
33. Email dated January 16, 2019 from Camille Santiago
34. Email dated January 16, 2019 from Caridad De La Luz
35. Email dated January 16, 2019 from Carlos Muniz Perez
36. Email dated January 16, 2019 from Cecille Blondet-Passalacqua
37. Email dated January 16, 2019 from Christine Cortes
38. Email dated January 16, 2019 from Delia Seijo
39. Email dated January 16, 2019 from Detyari Casellas
40. Email dated January 16, 2019 from Diana Davila
41. Email dated January 16, 2019 from Diandra Rodriguez
42. Email dated January 16, 2019 from Edgar Ferrer-Gonzalez
43. Email dated January 16, 2019 from Eli Jacobs
44. Email dated January 16, 2019 from Elizabeth Figueroa

45. Email dated January 16, 2019 from Elyssa Ramirez
46. Email dated January 16, 2019 from Felix Tomas Miguel
47. Email dated January 16, 2019 from Frances Medina
48. Email dated January 16, 2019 from Gabriela Rivera
49. Email dated January 16, 2019 from Gabriela Rosado
50. Email dated January 16, 2019 from Gerardo Guterrez
51. Email dated January 16, 2019 from Haydee Seijo Maldonado
52. Email dated January 16, 2019 from Izabelle Garcia
53. Email dated January 16, 2019 from Jackeline Alvarado
54. Email dated January 16, 2019 from Jacqueline Acosta
55. Email dated January 16, 2019 from Jannette Gavillan-Suarez
56. Email dated January 16, 2019 from Joan Asencio
57. Email dated January 16, 2019 from Joanne Tucci
58. Email dated January 16, 2019 from Jose Jimenez Tirado
59. Email dated January 16, 2019 from Joseph Martinez II
60. Email dated January 16, 2019 from Justin Morales
61. Email dated January 16, 2019 from Katherine Lazo
62. Email dated January 16, 2019 from Katherine Sastre
63. Email dated January 16, 2019 from Larissa Santiago
64. Email dated January 16, 2019 from Laura Delgado
65. Email dated January 16, 2019 from Libby Curiel
66. Email dated January 16, 2019 from Libia Pereles
67. Email dated January 16, 2019 from Luis Fernandez
68. Email dated January 16, 2019 from Luis Ramos
69. Email dated January 16, 2019 from Luis Santiago
70. Email dated January 16, 2019 from Luisa Rosado Seijo
71. Email dated January 16, 2019 from Margarita Fernandez-Zavala
72. Email dated January 16, 2019 from Maria De Lourdes Garica Correa
73. Email dated January 16, 2019 from Maria de Mar Soto-Gonzalez
74. Email dated January 16, 2019 from Maribel Ortiz Marquez
75. Email dated January 16, 2019 from Mario Cotto
76. Email dated January 16, 2019 from Mayra De Leon
77. Email dated January 16, 2019 from Melanie Miguel
78. Email dated January 16, 2019 from Miguel Zamudio
79. Email dated January 16, 2019 from Minirka Caban Casanova
80. Email dated January 16, 2019 from Monica Cerama
81. Email dated January 16, 2019 from Nelson Martinez
82. Email dated January 16, 2019 from Neshma Lopez
83. Email dated January 16, 2019 from Nicole Schummer
84. Email dated January 16, 2019 from Priscilla Perez

85. Email dated January 16, 2019 from Ramon Torres
86. Email dated January 16, 2019 from Raquel Medina
87. Email dated January 16, 2019 from Reyna Noriega
88. Email dated January 16, 2019 from Saskia Laricchia
89. Email dated January 16, 2019 from Sean Seary
90. Email dated January 16, 2019 from Sofia Sierra Ortiz
91. Email dated January 16, 2019 from Solmari Perez
92. Email dated January 16, 2019 from Stephanie Estrada
93. Email dated January 16, 2019 from Stephanie Ginese
94. Email dated January 16, 2019 from Tania Delgado Soto
95. Email dated January 16, 2019 from Tina H
96. Email dated January 17, 2019 from the Chicago Boricua Resistance
97. Email dated January 17, 2019 from Gabriel Muriente-Pastrana
98. Email dated January 17, 2019 from Ingrid Gonzalez
99. Email dated January 17, 2019 from Leona Falk
100. Email dated January 17, 2019 from Mariel Cruz
101. Email dated January 17, 2019 from Noel Pineiro Planas

Dated: January 18, 2019



Puerto Rican Voice in Puerto Rico

Adriana De Persia Colón to: swaindprcorresp

01/15/2019 05:01 PM

From:

To: swaindprcorresp@nysd.uscourts.gov

Greetings Judge Swain,

Do NOT sign the COFINA agreement. My next 40 years don't deserve that. It's colonialism.

Best,

Adriana De Persia



Plan of Adjustment for Cofina Bonds

arthursail to: 'swaindprcorresp@nysd.uscourts.gov'

01/15/2019 08:29 PM

From:

To: "swaindprcorresp@nysd.uscourts.gov" <swaindprcorresp@nysd.uscourts.gov>

Judge Swain, I urge you to read the attached document which identifies False and Misleading Statements and Material Omissions in the "Notice" sent with the ballots and the Plan of Adjustment Doc#4392 that invalidate the recent election. You should also send the attached document to the Consummation Cost Parties for their response. Arthur Samodovitz



FalseAndMisleadingStatementsInJuniorCofinaNoticeAndPlanOfAdjustmentV5.docx

False and Misleading Statements and Material Omissions in “Junior Taxable Bond Distribution Election Notice for Cofina Bond Holders with Claims in Class 5”

The latest version of the Plan of Adjustment Doc#4392 was recently voted upon by the First Subordinate Cofina bond holders and Sr. Cofina bondholders. Under the Plan of Adjustment Doc#4392, for non Puerto Rico residents who cannot elect the taxable bonds with a premium, the First Subordinate Cofina bonds will be replaced with a set of nontaxable bonds having a combined principal equal to 56.4% of the principal of their First Subordinate Cofina bonds, an average interest rate of 4.85%, an average life span of 28.2 years and interest accruing or accreting from August 1, 2018. Unpaid interest that was due on August 1, 2017, February 1, 2018 and August 1, 2018 for the First Subordinate Cofina bonds will never be paid. All these numbers are based on “Questions and Answers Relating to Title III Plan of Adjustment” parts 18, 22 and 23 and “Illustrative Example” Table 2B of the earlier version of the Plan of Adjustment Doc #4342. The Plan of Adjustment Doc#4342 lists the same set of replacement bonds as the Plan of Adjustment Doc#4392, so presumably the same “Answers” and “Illustrative Example” Table 2B apply. Plan of Adjustment Doc #4392 omits the “Questions and Answers Relating to Title III Plan of Adjustment” and “Illustrative Example” Table 2B (so it is not clear from Plan of Adjustment Doc #4392 what the 56.4% refers to).

For this vote on the Plan of Adjustment Doc#4392, ballots were sent to the First Subordinate Cofina bond holders accompanied by a document entitled “Junior Taxable Bond Distribution Election Notice for Cofina Bond Holders with Claims in Class 5” (hereinafter called “Junior Cofina Notice”).

Presumably, one or more of the Consummation Cost Parties drafted the Junior Cofina Notice. The Junior Cofina Notice states the following, but in bold, upper case letters,

“If you elect to receive the Junior Taxable Bond Distribution, you will receive a distribution consisting primarily of Cofina bonds approximately equal to 56.414% of your First Subordinate existing securities and cash in an amount approximately equal to 2% of your

First Subordinate existing securities. If you do not elect to receive the Junior Taxable Bond Distribution, you will receive a distribution consisting primarily of Cofina bonds approximately equal to **56.414% of your First Subordinate existing securities** and no cash.”

This latter statement is false and misleading and omits important information, as follows:

1. The Junior Cofina Notice does not mention the 4.85% interest rate of the distributed replacement bonds. The vast majority of the outstanding First Subordinate Cofina bonds have greater interest rates than 4.85%, up to 7.8% depending on maturity date. For the First Subordinate Cofina bonds having an interest rate greater than 4.85%, the replacement bonds will be worth less than “56.414% of your First Subordinate existing securities” as stated in the Junior Cofina Notice.

2. Also, the Junior Cofina Notice does not state that the unpaid interest on the original First Subordinate Cofina bonds due August 1, 2017, February 1, 2018 and August 1, 2018 will never be paid to the First Subordinate Cofina bond holders who receive the nontaxable bonds. The unpaid interest that is due is part of the value of the First Subordinate existing securities, so the replacement bonds will be worth substantially less than “56.414% of your First Subordinate existing securities” as claimed.

The following is a real example for First Subordinate Cofina bond CUSIP 74529JKM6 which has a 5.5% interest rate and 08/01/2041 maturity date (i.e. about 22 1/2 years remaining). The first step in the Plan of Adjustment Doc#4392 is to replace \$50,000 of CUSIP 74529JKM6 with \$28,112 of the nontaxable 4.85% replacement bonds due in 28.2 years on average. That reduces the principal of the replacement bonds to 56.4% of the First Subordinate bond principal. But, the replacement bonds have a significantly lower interest rate and longer average maturity date than CUSIP 74529JKM6 which reduces their value relative to the First Subordinate bond. Also, a total of 8.25% of unpaid interest due on August 1, 2017, February 1, 2018 and August 1, 2018 will never be paid to these First Subordinate Cofina bond holders for the nontaxable replacement

bonds which further reduces their value. Therefore, the replacement bonds will not be “approximately equal to 56.414% of your First Subordinate existing securities”, as falsely stated in the Junior Cofina Notice. The replacement bonds will be worth far less.

3. The Junior Cofina Notice does not state the average maturity of 28.2 years for the nontaxable replacement bonds. The vast majority of the outstanding First Subordinate bonds have a much shorter remaining life, some were due in 2017 and 2018, and the others will be due every year thereafter in a ladder arrangement. The Junior Cofina Notice also does not state that each original First Subordinate Cofina bond will be replaced with 11 different bonds with much smaller, odd-sized principals. For example, a First Subordinate bond with original principal of \$15,000 will be replaced with 11 interest bearing bonds and capital appreciation bonds with the following principals: \$300, \$2,100, \$900, \$3,000, \$233.91, \$203.95, \$187.03, \$168.84, \$154.46, \$750.65 and \$434.84. These replacement bonds are small, odd sizes that will sell at much below market value and have high brokerage fees relative to the principals. (It will also be difficult to find a broker who will sell such small lots, and brokers typically want to get paid a few hundred dollars at a minimum to sell a single bond.) Because the vast majority of replacement bonds will have longer maturity (up to 2058) than the remaining life of the original bonds, older bond holders and other bond holders who planned for the principal when their First Subordinate Cofina bonds were originally due may need to sell the replacement bonds before they mature.

4. The Junior Cofina Notice also did not advise the bond holders that all challenges to the original and replacement bonds will not be resolved:

- i) whether an individual who provides essential public services to Puerto Rico or his/her union can claim the Cofina revenue as needed for “essential public services” under Promesa if the Commonwealth does not or cannot pay.
- ii) whether the Cofina bonds were constitutionally issued.

iii) whether some or all GO bond holders can claim the Cofina revenue as “available resources”.

It was not realistic to expect the average bond holder to locate, read and understand the entire Plan of Adjustment Doc#4392; it is lengthy and complex. The Junior Cofina Notices does not even explain where to obtain it. Even the Plan of Adjustment Doc#4392 does not explain what the 56.4% refers to. Exhibit A of Plan of Adjustment Doc#4392 lists the set of bonds that will be divided up amongst the First Subordinate Cofina bond holders, but not how much of these bonds will be substituted for each First Subordinate bond.

Other Misleading Statements in Junior Cofina Notice
that Discouraged Voting by Average Bond Holders

The Junior Cofina Notice indicates that the Junior Cofina bond holders **will receive** a pro rate share, “each holder of an Allowed Junior Cofina bond claim against Cofina shall receive its pro rate share of the Junior Cofina bond distribution”.

The Junior Cofina Notice then states in upper case letters, in bold print, and underlined (the most distinctive print in the entire Junior Cofina Notice), the following:

“IF YOU DO NOT WISH TO RECEIVE THE JUNIOR TAXABLE BOND DISTRIBUTION, YOU DO NOT NEED TO TAKE ANY FURTHER ACTION.”

The average bond holder on the mainland seeing this notice, and desperately wanting to avoid taxable bonds, would simply take no further action, i.e. would not return the ballot. That is one reason that only 8,000 bond holders voted. The average bond holder was tricked into not voting (to the advantage of the proponents of the Plan of Adjustment Doc#4392).

False and Misleading Statement and Material Omissions in Plan of Adjustment Doc#4392

The Plan of Adjustment Doc#4392 states,

“1.112 Junior Cofina bond Distribution: A distribution of Cofina bonds, section 103 cash, if applicable, and rounding amount cash, if necessary, allocable to holders of Junior Cofina bond claims, Junior Cofina bond claims (Assured) and Junior Cofina bond claims (taxable election) equal to fifty-six and forty-one one hundredths percent (56.41%) **of such holders’ aggregate Junior Cofina bond claims**, Junior Cofina bond claims (Assured) and Junior Cofina Bond Claims (taxable election), ...”

As explained above, the 56.41% recovery rate stated in Section 1.112 of the Plan of Adjustment Doc#4392 does not account for the reduction in interest rate for the vast majority of the replacement bonds, the longer maturity of the vast majority of replacement bonds, and the 18 months of unpaid interest for the First Subordinate Cofina bonds. These are all “Junior Cofina bond claims” for which 56.4% will purportedly be recovered under Section 1.112, but in reality, much less will be recovered. As explained above, Exhibit A of Plan of Adjustment Doc#4392 lists the set of bonds that will be divided up amongst the First Subordinate Cofina bond holders, but not how much of these bonds will be substituted for each original bond. The Plan of Adjustment Doc#4392 does not explain elsewhere what the 56.4% refers to. Instead, most bond holders would simply rely on the representation of Section 1.112 above to think they are receiving 56.4% of the VALUE of their First Subordinate Cofina bonds including back interest. Also, there should have been a clear statement in the Plan of Adjustment Doc#4392 that the unpaid interest due on August 1, 2017, February 1, 2018 and August 1, 2018 will never be paid to the First Subordinate Cofina bond holders who receive the nontaxable replacement bonds.

Therefore, I request that the recent voting be voided, and a new vote held with an accurate and sufficient explanation of the recovery rate for each (different) bond considering the 18 months of lost interest, the lower

interest rate of the replacement bonds, the longer maturity of the replacement bonds and the substitution of 11 odd size bonds for each original bond.

I attach a PDF of the English version of the “Junior Taxable Bond Distribution Election Notice for Cofina Bond Holders with Claims in Class 5”.

The Plan of Adjustment Doc#4342 and the Plan of Adjustment Doc#4392 can be found at the following URL, by entry of the respective Doc#.

<https://cases.primeclerk.com/puertorico/Home-DocketInfo>

Sincerely,

Arthur Samodovitz, Cofina bond holder



No to COFINA Vultures

Carlos Aja to: swaindprcorresp@nysd.uscourts.gov

01/15/2019 05:02 PM

From:

To: "swaindprcorresp@nysd.uscourts.gov" <swaindprcorresp@nysd.uscourts.gov>

Judge Swain: Do not sign COFINA agreement, the debt must be audited.



Re: COFINA is bad* for the People of Puerto Rico

Claudia Aponte to: swaindprcorresp

01/15/2019 10:43 PM

From:

To: swaindprcorresp@nysd.uscourts.gov

Dear Judge:

Most of the people here don't know what is going to happen tomorrow. If they knew, I know they would fight. But all this debt talk is too abstract a concept for most.

This is just not fair. Poor people paying for 40 years. Condemning people to poverty and to even more austerity.

This is so sad...

Claudia Aponte

:-: Sent from my mobile device :-:

On Tue, Jan 15, 2019, 11:12 AM Claudia Aponte wrote:

Dear Judge:

I know you are a just person. The COFINA agreement is a death sentence for all the people of Puerto Rico.

Our children, and even the future of their children, will be condemned. Our island has been through so much!

We are already seeing the effects of recession and basic services are already being affected. Our security, health and future economic development is in danger.

Please, don't allow it.

Claudia Aponte

:-: Sent from my mobile device :-:



REJECT the agreement between COFINA and the FOMB on Jan . 16

Diana Isabel Sotomayor to: swaindprcorresp

01/15/2019 03:40 PM

From:

To: swaindprcorresp@nysd.uscourts.gov

Dear Honorable Judge Taylor Swain,

I am Diana Sotomayor. I write to you because I am very disappointed and worried about the actions that the Financial Oversight and Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. The measures dictated by the FOMB have been implemented in a disorganized, illogical, and irresponsible manner so far, endangering the safety of citizens, limiting thousands of Puerto Ricans from a real opportunity to get affordable education and healthcare, and limiting the capacity of people to become and remain employed in the island.

Instead of just moving forward with this unjust and anti-constitutional agreement, we request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. The weak attempts of the board to fake an audit process are not going to work on us; we know this debt has been imposed on Puerto Rico without a due process of a real comprehensive audit that allows us to really know how the debt was issued and to ensure that it is paid justly and legally. Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,

Diana

[Redacted signature]



Reject the COFINA agreement proposed by the unelected Financial Oversight and Management Board for Puerto Rico

frances to: Swaindprcorresp

01/15/2019 04:52 PM

From:

To:

Swaindprcorresp@nysd.uscourts.gov

Dear Judge Laura Taylor Swain, My name is Frances Medina. I am emailing you to urge you to reject and vote against the COFINA agreement presented to you by the island's unelected Financial Oversight and Management Board of Puerto Rico. Your duty is to protect the best interest of the Puerto Rican people. We call on you to denounce the unjust and unfair management and distribution of resources that prioritizes the private interests of COFINA bondholders at the expense of the Puerto Rican people. Stand on the right side of justice. Say no to COFINA. Sincerely, Frances Medina



Reject the COFINA agreement proposed by the unelected Financial Oversight and Management Board for Puerto Rico

frances to: Swaindprcorresp

01/15/2019 04:19 PM

From:

To:

Swaindprcorresp@nysd.uscourts.gov

Dear Judge Laura Taylor Swain, My name is Frances Medina. I am emailing you to urge you to reject and vote against the COFINA agreement presented to you by the island's unelected Financial Oversight and Management Board of Puerto Rico. Your duty is to protect the best interest of the Puerto Rican people. We call on you to denounce the unjust and unfair management and distribution of resources that prioritizes the private interests of COFINA bondholders at the expense of the Puerto Rican people. Stand on the right side of justice. Say no to COFINA. Sincerely, Frances Medina



Time to give the Puerto Rican people a break

gnoble to: swaindprcorresp

01/15/2019 11:13 PM

From:

To: swaindprcorresp@nysd.uscourts.gov

Dear Judge Swain,

I am an English professor at the University of Puerto Rico. I was born in the continental United States and met my wife, who grew up in Puerto Rico, in graduate school at the State University of New York at Stony Brook. She and I have lived on the island since 1993. We have three adult children, all of whom have been educated in Puerto Rico and currently are living and working or studying here.

I write to urge you to act in the COFINA case in the best interest of the Puerto Rican people. The current fiscal crisis on the island comes down to a conflict between big financial interests and the lives of ordinary working people who need good education, job opportunities, and health care. The middle class and lower income people of Puerto Rico had no decision in the economic developments that led to the current fiscal crisis. We live in a time globally when major economic players are able to manipulate social situations to increase their wealth at the expense of the quality of life of people who work hard and care for their families and their communities. It is time that cases like the one you are adjudicating on COFINA need to be resolved in the interests of the general population and not in the interests of powerful and wealthy elites. Please consider the awful consequences of the decision you will make in this case if the Puerto Rican people must face additional austerity measures in the coming decades.

After Hurricane Maria, after years of neglect by US authorities in their handling of their relationship with Puerto Rico, it is time to give the Puerto Rican people a break.

Respectfully,

George Noble, PhD
Associate Professor



Attn Hon. Taylor Swain - This is important for the future of Puerto Rico

Guillermo Carrion to: swaindprcorresp@nysd.uscourts.gov

01/15/2019 04:33 PM

From:

To:

"swaindprcorresp@nysd.uscourts.gov" <swaindprcorresp@nysd.uscourts.gov>

Good afternoon honorable Judge Taylor Swain.

My name is Guillermo Carrion, I'm a family man of 41 years and live in San Juan, PR.

I'm writing you regarding PROMESA and the COFINA deal that you'll decide tomorrow.

Please, we beg you, don't allow this deal to go thru. It will be disastrous for Puerto Rico and its people for generations to come.

We the people of Puerto Rico need that this debt to be audited by an independent, no-partisan entity to know where every dollar went and how it was used and if it was done illegally.

We need balanced agreement to protect future generations. This COFINA deal is not that.

Vultures and bond holders must get a significant cut. Insurance vultures must respond to risky investments and pay their fair share.

No to austerity and fraudulent neoliberal debt scheme that will bring pain and suffering for generations to come if we let this COFINA agreement to be allowed.

Please help us by not allowing this disastrous agreement to hurt us all in the beautiful island.

Guillermo Carrion

Sent with [ProtonMail](#) Secure Email.



Please rule against COFINA Bondholders Agreement

Jose Gallon to: swaindprcorresp

01/15/2019 08:43 PM

From:

To:

swaindprcorresp@nysd.uscourts.gov

My name is Jose Gallon. I write to you as I am very disappointed and worried sick about the actions the Financial Oversight and Management Board (FOMB) is taking to address the fiscal crisis in Puerto Rico. My mother lives there and at 80 years old she is in dire straits in need of medical and social support that is simply not there. The island is in ruin.

The agreement made with COFINA bondholders will drag Puerto Rico into another neverending economic crisis. Furthermore, it will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services (public services are where Americans, like my mom, who worked honest and hard, all along paying taxes in NYC for 25 years then decide to go back to their island and become elderly and sick need help) and pensions that were also earned by middle class people. We request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. We know that debt has been imposed on Puerto Rico without the due process of real comprehensive audit. This audit will allow us to fully understand how the debt was issued and to ensure that it is paid justly and legally.

Please grant a thorough investigation and full in depth audit. Please rule against the COFINA Bondholders agreement January 16th 2019 hearing.

Thank you for your attention and please help us,

Respectfully,

Jose Gallon



No to COFINA

Jose Rafael Renta

to: swaindprcorresp@nysd.uscourts.gov

01/15/2019 05:00 PM

From:

To:

"swaindprcorresp@nysd.uscourts.gov" <swaindprcorresp@nysd.uscourts.gov>

Your Honor, I respectfully write to you asking not to sign the COFINA agreement. As you know, We, the puertorrican people are facing a very difficult times and this agreement willend up strangling us and future generations. So please, do not sign that agreement.

Thank You.



COFINA agreement

José Rodríguez to: swaindprcorresp

01/15/2019 02:13 PM

From:

To: swaindprcorresp@nysd.uscourts.gov

Regards Judge Swain:

As a Puerto Rican citizen before a COFINA agreement that mortgages the future of Puerto Rico for the next 40 years, I am writing to you to put yourself in the shoes of the Puerto Rican people and analyze how deadly this agreement is for our economy and our village. In Puerto Rico we have a corrupt government and the federal government knows that; they are not doing much to stop corruption in the local government. In addition, the people have asked to audit the debt (which is necessary to understand how the people's money was used) and this request has been ignored. The federal and local government pretend that the Puerto Rican people now pay for a debt that does not correspond to them without even knowing where they came from. IT IS NOT FAIR AND IT IS NOT ACCEPTABLE! In effect the people do not have to pay a debt does not belong to them, please understand that. The future of the people of Puerto Rico is now in your hands and the world is looking, do not destroy it. If you approve this mediocre agreement there will be many who will suffer without guilt and this is not good. Thanks...

Attentively:

Jose S. Rodriguez (Puerto Rican citizen)



Reject the COFINA agreement proposed by the unelected Financial Oversight and Management Board for Puerto Rico

Luciaimm to: Swaindprcorresp

01/15/2019 11:59 PM

From:

To:

Swaindprcorresp@nysd.uscourts.gov

Dear Judge Laura Taylor Swain, My name is Lucia Maldonado-Medina. I am emailing you to urge you to reject and vote against the COFINA agreement presented to you by the island's unelected Financial Oversight and Management Board of Puerto Rico. Your duty is to protect the best interest of the Puerto Rican people. We call on you to denounce the unjust and unfair management and distribution of resources that prioritizes the private interests of COFINA bondholders at the expense of the Puerto Rican people. Stand on the right side of justice. Say no to COFINA. Sincerely, Lucia Maldonado-Medina



COFINA-PROMESA

Luis Perez to: swaindprcorresp

01/15/2019 02:46 PM

From:

To: swaindprcorresp@nysd.uscourts.gov

Dear Judge Swaind, I want to express the unfair financial burden this financial loan will have on Puerto Rico for years to come. The island have been exploited by this government and corporations/Wall street and now our future generation will continue to have the same burden we always had, shackled to Financial handcuffs.

Sincerely,
Luis Perez.
Sent from my iPhone



Opposition to cofinaLuz Celeste Suarez to: swaindprcorresp@nysd.uscourts.gov 01/15/2019 09:42 PM

From:

To: "swaindprcorresp@nysd.uscourts.gov" <swaindprcorresp@nysd.uscourts.gov>



Hello Justice Swain:

With all my respect to you I want to express my opposition to COFINA agreement. Please do not sign the COFINA agreement.

Con todo mi respeto a usted deseo expresar mi oposición al acuerdo de COFINA. Por favor no firme el acuerdo de COFINA

Sincerely,

--
Sent from Gmail Mobile



COFINA in Puerto Rico

Mari Lopez to: swaindprcorresp

01/15/2019 05:03 PM

From:

To:

swaindprcorresp@nysd.uscourts.gov

DONT SIGN IT. DONT SIGN THE COFINA AGREEMENT.

PLEASE. I KNOW OUR GOVERNMENT SUCKS BUT THAT IS NOT THE PEOPLES FAULT. DONT SIGN THE COFINA AGREEMENT IT WILL TAKE US FURTHER INTO RUIN.

DONT SEAL OUR NEXT 40 YEARS LIKE THIS. DONT FUCK US OVER.

DONT BE THAT PERSON.

DONT.



COFINA Agreement

Maribel Ortiz to: swaindprcorresp

01/15/2019 07:33 PM

From:

To:

swaindprcorresp@nysd.uscourts.gov

Dear Judge Swain:

Please consider rejecting the COFINA agreement in the name of the people of Puerto Rico. Before any agreement could be settled, the debt should be audit to establish its legitimacy. That debt was acquire in an illegal fashion and the people of Puerto Rico deserve an audit of that debt before their lives are going to be impoverish for the next forty years.

If the Cofina agreement takes place, my children and my grandchildren's lives will be doomed with a huge debt.

Please reconsider your position and help the people of Puerto Rico in this moment when thing can be change forever.

Thank you for your attention.

Maribel Ortiz Márquez

[Redacted signature block]



Puerto Rico - REJECT CONFINA

Melinda Diaz to: swaindprcorresp

01/15/2019 12:51 PM

From:

To:

swaindprcorresp@nysd.uscourts.gov

I am Melinda Diaz, I write to you as I am very disappointed and worried about the actions the Financial Oversight and Management Board is taking to address the fiscal crisis.

The agreement made with COFINA bondholders will drag Puerto Rico into another never economic crisis. Furthermore, it will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. We request a fair renegotiation of the agreements that is LEGAL, FAIR, and not burdensome for the country and its people. We know this debt has been imposed on Puerto Rico without DUE PROCESS of a real comprehensive AUDIT. This audit will allow us to fully understand how the debt was issued and to ensure it is paid JUSTLY and LEGALLY.

Please grant a thorough investigation and full in depth audit. Please rule against the CONFINA bondholders agreement.

Sincerely A Concerned Tax Paying Citizen,
Melinda Diaz



Reject the COFINA agreement proposed by the unelected Financial Oversight and Management Board for Puerto Rico

Mikey to: Swaindprcorresp

01/15/2019 04:30 PM

From:

To:

Swaindprcorresp@nysd.uscourts.gov

Dear Judge Laura Taylor Swain, My name is Michael Cordero. I am emailing you to urge you to reject and vote against the COFINA agreement presented to you by the island's unelected Financial Oversight and Management Board of Puerto Rico. Your duty is to protect the best interest of the Puerto Rican people. We call on you to denounce the unjust and unfair management and distribution of resources that prioritizes the private interests of COFINA bondholders at the expense of the Puerto Rican people. Stand on the right side of justice. Say no to COFINA. Sincerely, Michael Cordero



Cofina

Rafael Velazquez to: swaindprcorresp

01/15/2019 01:49 PM

From:

To: [REDACTED]
swaindprcorresp@nysd.uscourts.gov

Good day Honorable. I am writing to you why I, like many Puerto Ricans, want an audit of the Cofina debt before signing the agreement, since the people of Puerto Rico do not have to pay for the irresponsibility of the governments. We are going to have to pay and I understand that, but we want to pay the right amount. In the same way and with a lot of respect, I ask you to take some action against the people involved in taking this money illegally so that later, even my grandchildren have to pay for it. I will thank you for any action in favor of the Puerto Ricans who are innocent of this robbery to the town. Thank you.



COFINA agreement
Ricardo to: swaindprcorresp

01/15/2019 01:29 PM

From:

To: swaindprcorresp@nysd.uscourts.gov

Judge Swain:

Please, DO NOT sign the COFINA agreement. It's not fair to the Americans citizens living in PR.

Ricardo

Sent from my iPhone

Sent from my iPhone



Fwd: Puerto Rico Settlement
Richard L Sigal to: swaindprcorresp

01/15/2019 04:24 PM

From:

To: swaindprcorresp@nysd.uscourts.gov

Sent from my iPhone

Begin forwarded message:

From: Richard L Sigal [REDACTED]
Date: January 15, 2019 at 3:36:14 PM EST
To: [REDACTED]
Subject: Re: Puerto Rico Settlement

I would like to present this theory of paying in full the general obligation bonds from the mandated levy of an island wide real and personal property TAX subject to exception for poor and elderly .

. I am an expert public finance lawyer with over fifty years of experience and am shocked that you and the several judges negotiating settlements have yet to even raise the concept of this levy. Such a tax without limitation as to rate or amount after all the essence of the commonwealth's faith and credit pledge to the general obligation bond holders and is statutorily authorized .

Sent from my iPhone

On Jan 11, 2019, at 12:31 PM, Richard Sigal [REDACTED] wrote:
Please ask for further briefing by state holders as to why the stakeholders have not requested the government to impose an island wide real and personal property tax to raise without limitation as to rate or amount to pay interest and principal as scheduled on the general obligations bonds as constitutionally required in the Commonwealth's general obligation bond full faith and credit pledge. That statutory authority for this levy is in the law and has exemptions for the elderly and poor so that if properly legislated and enforced the receipt will in itself solve the fiscal crisis as the taxable real estate is the asset that has not been tapped during this crisis



REJECT THE COFINA AGREEMENT

Veronica Alfonzo

to: swaindprcorresp@nysd.uscourts.gov

01/15/2019 11:23 PM

From:

To: "swaindprcorresp@nysd.uscourts.gov" <swaindprcorresp@nysd.uscourts.gov>

Honorable Laura Taylor Swain
Judge

My name is Verónica Alfonzo Delgado. I am a resident of Puerto Rico, a Social Worker and a Public service employee. I have been working since my graduation in 1983. Mostly for Non profit organizations, working with the poor, the ill, underprivileged, and vulnerable population. In many instances I have had more than one job at a time, and as a Social Worker usually carried the stigma of my clients. For the last 17 years i have been employed in the Department of Family Services. Although i have over 30 years of professional experience, a masters degree and a post graduate clinical social work certification, which i am still paying, my salary is under \$35,000.00 dollars. It's been the same for the past 14 years. At this point there is no hope for a salary raise in the future, or for a dignified retirement. Politics, personal and corporate greed, has turned this island into an unjust social environment, perpetuating social inequality, promoting violence and crime. While a small group of privileged people have profited with unscrupulous practices over 100 hundred years.

Our people has lost its faith in their leaders, in their institutions. What is worse we have lost our hope in our future, our possibilities, our resources. This is not only a fiscal crisis. It's a moral, cultural, societal and humanitarian crisis as well. Our citizens are emigrating, our youngsters are losing their lives in the streets in a violent and unforgiving surrounding, our elders are alone and indigent, our working class is hopeless and struggling.

The COFINA Agreement will only worsen this crisis. Not only is unjust to our people, but also a unrealistic and an unsound financial solution. Vulture funds have no need and no right to a 300 to 700% profit. They have no right to profit from human misery.

We plea the Court to reconsider the terms of this agreement and rule against it, and require a fair renegotiation, and a comprehensive audit to ensure that we pay what is just and legal.

Your Honor, you have a great opportunity to restore dignity, hope and justice to our people, and halt the genocidal practices on our Nation.

Sicerelly,

Verónica Alfonzo Delgado

V. Alfonzo



Reject the COFINA agreement proposed by the unelected Financial Oversight and Management Board for Puerto Rico

adarko9382 to: Swaindprcorresp

01/16/2019 09:24 AM

From:

To:

Swaindprcorresp@nysd.uscourts.gov

Dear Judge Laura Taylor Swain, My name is Akwai Darko. I am emailing you to urge you to reject and vote against the COFINA agreement presented to you by the island's unelected Financial Oversight and Management Board of Puerto Rico. Your duty is to protect the best interest of the Puerto Rican people. We call on you to denounce the unjust and unfair management and distribution of resources that prioritizes the private interests of COFINA bondholders at the expense of the Puerto Rican people. Stand on the right side of justice. Say no to COFINA. Sincerely, Akwai Darko



COFINA

Alejandra Martorell

to: swaindprcorresp

01/16/2019 10:33 AM

From:

To:

swaindprcorresp@nysd.uscourts.gov

Dear Honorable Judge Taylor Swain,

My [name.is](#) Alejandra Martorell. I write to you because I am very disappointed and worried about the actions that the Financial Oversight Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. I request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. This debt has been imposed on Puerto Rico without due process of real comprehensive audit that allows to really know how the debt was issued and to ensure that is it paid justly and legally.

Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,

A. Martorell

[Redacted Signature]



No COFINA agreement.

Alexandra Rivera Rios to: swaindprcorresp

01/16/2019 12:30 PM

From:

To: swaindprcorresp@nysd.uscourts.gov

I am Alexandra Rivera Ríos. I write to you because I am very disappointed and worried about the actions that the Financial Oversight Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. I request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. This debt has been imposed on Puerto Rico without due process of real comprehensive audit that allows to really know how the debt was issued and to ensure that is it paid justly and legally.

Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,
Alexandra Rivera Ríos
Resident of San Juan, PR.

--

Alexandra Rivera Ríos



Reject the COFINA agreement proposed by the unelected Financial Oversight and Management Board for Puerto Rico

ana.vonhuben to: Swaindprcorresp

01/16/2019 09:52 PM

From:

To:

Swaindprcorresp@nysd.uscourts.gov

Dear Judge Laura Taylor Swain, My name is Ana Von Huben. I am emailing you to urge you to reject and vote against the COFINA agreement presented to you by the island's unelected Financial Oversight and Management Board of Puerto Rico. Your duty is to protect the best interest of the Puerto Rican people. We call on you to denounce the unjust and unfair management and distribution of resources that prioritizes the private interests of COFINA bondholders at the expense of the Puerto Rican people. Stand on the right side of justice. Say no to COFINA. Sincerely, Ana Von Huben



Reject the COFINA agreement proposed by the unelected Financial Oversight and Management Board for Puerto Rico

andreina_h to: Swaindprcorresp

01/16/2019 08:08 AM

From:

To:

Swaindprcorresp@nysd.uscourts.gov

Dear Judge Laura Taylor Swain, My name is Andreina Hernandez. I am emailing you to urge you to reject and vote against the COFINA agreement presented to you by the island's unelected Financial Oversight and Management Board of Puerto Rico. Your duty is to protect the best interest of the Puerto Rican people. We call on you to denounce the unjust and unfair management and distribution of resources that prioritizes the private interests of COFINA bondholders at the expense of the Puerto Rican people. Stand on the right side of justice. Say no to COFINA. Sincerely, Andreina Hernandez



Petition to Reject COFINA Agreement

Andrew Torres to: Swaindprcorresp

01/16/2019 04:48 PM

From:

To: Swaindprcorresp@nysd.uscourts.gov

Dear Honorable Judge Taylor Swain,

I am Andrew Torres. I write to you as I am very disappointed and worried about the actions the Financial Oversight and Management Board (FOMB) is taking to address the fiscal crisis in Puerto Rico.

This agreement made with COFINA bondholders will drag Puerto Rico into another never ending economic crisis. Furthermore, it will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public service and pensions. We strongly and passionately suggest a fair and equitable renegotiation of the agreements that is legal, fair, and not burdensome for the country. We know this debt has been imposed on Puerto Rico without the due process of a real comprehensive audit. This audit will allow us to fully understand how the debt was issued and to ensure that it is paid justly and legally.

Please grant a thorough investigation and full in depth audit. Please rule against the COFINA Bondholders agreement at the January 16th, 2019 hearing.

In Solidarity with My People,

Andrew Torres, M.S.Ed.



Reject the COFINA agreement proposed by the unelected Financial Oversight and Management Board for Puerto Rico

Gonzalezashley89 to: Swaindprcorresp

01/16/2019 10:37 AM

From:

To:

Swaindprcorresp@nysd.uscourts.gov

Dear Judge Laura Taylor Swain, My name is Ashley Gonzalez. I am emailing you to urge you to reject and vote against the COFINA agreement presented to you by the island's unelected Financial Oversight and Management Board of Puerto Rico. Your duty is to protect the best interest of the Puerto Rican people. We call on you to denounce the unjust and unfair management and distribution of resources that prioritizes the private interests of COFINA bondholders at the expense of the Puerto Rican people. Stand on the right side of justice. Say no to COFINA. Sincerely, Ashley Gonzalez [REDACTED],



Puerto Rico

beatriz irizarry

to: swaindprcorresp

01/16/2019 10:03 AM

From:

To:

swaindprcorresp@nysd.uscourts.gov

Dear Honorable Judge Taylor Swain,

I am _Beatriz Irizarry_. I write to you because I am very disappointed and worried about the actions that the Financial Oversight Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. I request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. This debt has been imposed on Puerto Rico without due process of real comprehensive audit that allows to really know how the debt was issued and to ensure that is it paid justly and legally.

Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,

_Beatriz Irizarry

[Redacted signature block]



Reject COFINA

Jimenezbrie to: Swaindprcorresp

01/16/2019 02:54 PM

From:

To:

Swaindprcorresp@nysd.uscourts.gov

Dear Judge Laura Taylor Swain, My name is Brianna Jimenez. I am emailing you to urge you to reject and vote against the COFINA agreement presented to you by the island's unelected Financial Oversight and Management Board of Puerto Rico. Your duty is to protect the best interest of the Puerto Rican people. We call on you to denounce the unjust and unfair management and distribution of resources that prioritizes the private interests of COFINA bondholders at the expense of the Puerto Rican people. Thank you for your time. Sincerely, Brianna Jimenez



Reject the COFINA agreement proposed by the unelected Financial Oversight and Management Board for Puerto Rico

csanti8 to: Swaindprcorresp

01/16/2019 10:06 AM

From:

To:

Swaindprcorresp@nysd.uscourts.gov

Dear Judge Laura Taylor Swain, My name is Camille Santiago. I am emailing you to urge you to reject and vote against the COFINA agreement presented to you by the island's unelected Financial Oversight and Management Board of Puerto Rico. Your duty is to protect the best interest of the Puerto Rican people. We call on you to denounce the unjust and unfair management and distribution of resources that prioritizes the private interests of COFINA bondholders at the expense of the Puerto Rican people. Stand on the right side of justice. Say no to COFINA. Sincerely, Camille Santiago



Reject the COFINA agreement proposed by the unelected Financial Oversight and Management Board for Puerto Rico

boybruja to: Swaindprcorresp

01/16/2019 05:46 PM

From:

To:

Swaindprcorresp@nysd.uscourts.gov

Dear Judge Laura Taylor Swain, My name is Caridad De La Luz. I am emailing you to urge you to reject and vote against the COFINA agreement presented to you by the island's unelected Financial Oversight and Management Board of Puerto Rico. Your duty is to protect the best interest of the Puerto Rican people. We call on you to denounce the unjust and unfair management and distribution of resources that prioritizes the private interests of COFINA bondholders at the expense of the Puerto Rican people. Stand on the right side of justice. Say no to COFINA. Sincerely, Caridad De La Luz



Rule against COFINA proposed Agreement

Carlos Muñiz Pérez to: swaindprcorresp

01/16/2019 10:08 AM

From:

To: swaindprcorresp@nysd.uscourts.gov

Dear Honorable Judge Taylor Swain,

I am Carlos Muñiz Pérez. I write to you because I am very disappointed and worried about the actions that the Financial Oversight Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. I request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. This debt has been imposed on Puerto Rico without due process of real comprehensive audit that allows to really know how the debt was issued and to ensure that is it paid justly and legally.

Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,

Carlos Muñiz Pérez



Request for participation at hearing

Cecille Blondet-Passalacqua to: swaindprcorresp

01/16/2019 11:26 AM

From:

To: swaindprcorresp@nysd.uscourts.gov

Honorable Laura Taylor Swain, Espacios Abiertos participated at the lottery for a turn to participate at today's hearing without success.

It has come to our attention that this morning during the hearing the proceedings went faster than expected, thus the time allowed your honor to call on some citizens before their assigned time, liberating some time from the court.

We want to reiterate Espacios Abiertos interest and disposition to participate at the hearing through the testimony of Columbia University professor and Espacios Abiertos Fellow, Martin Guzman, world renowned expert on Debt Restructuring.

Prof Guzman is currently in Puerto Rico and available to speak to this honorable court should the court find more time for citizens to participate at the hearings on the COFINA agreement. Thank you.

Sincerely, Cecille Blondet

--

Cecille Blondet-Passalacqua

[Redacted signature block]



Reject the COFINA agreement proposed by the unelected Financial Oversight and Management Board for Puerto Rico

datbeastychristine to: Swaindprcorresp

01/16/2019 02:21 PM

From:

To:

Swaindprcorresp@nysd.uscourts.gov

Dear Judge Laura Taylor Swain, My name is Christine Cortes. I am emailing you to urge you to reject and vote against the COFINA agreement presented to you by the island's unelected Financial Oversight and Management Board of Puerto Rico. Your duty is to protect the best interest of the Puerto Rican people. We call on you to denounce the unjust and unfair management and distribution of resources that prioritizes the private interests of COFINA bondholders at the expense of the Puerto Rican people. Stand on the right side of justice. Say no to COFINA. Sincerely, Christine Cortes



Very important email.

Delia Seijo to: swaindprcorresp

01/16/2019 01:02 PM

From:

To: swaindprcorresp@nysd.uscourts.gov

Dear Honorable Judge Taylor Swain,

I am Delia Seijo. I write to you because I am very disappointed and worried about the actions that the Financial Oversight Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. I request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. This debt has been imposed on Puerto Rico without due process of real comprehensive audit that allows to really know how the debt was issued and to ensure that is it paid justly and legally.

Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,

Delia Seijo
Resident of San Juan, PR.



COFINA Renegotiation

Detyari Casellas to: swaindprcorresp

01/16/2019 04:04 PM

From:

To: swaindprcorresp@nysd.uscourts.gov

Dear Honorable Judge Taylor Swain,

I am Detyari Casellas. I write to you because I am very disappointed and worried about the actions that the Financial Oversight Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. I request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. This debt has been imposed on Puerto Rico without due process of real comprehensive audit that allows to really know how the debt was issued and to ensure that is it paid justly and legally.

Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,

Detyari Casellas

Resident of San Juan, PR.



COFINA
daviladiana to: swaindprcorresp

01/16/2019 11:50 AM

From:

To: swaindprcorresp@nysd.uscourts.gov

Dear Honorable Judge Taylor Swain,

I am Diana A. Dávila. I write to you because I am very disappointed and worried about the actions that the Financial Oversight Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. I request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. This debt has been imposed on Puerto Rico without due process of real comprehensive audit that allows to really know how the debt was issued and to ensure that is it paid justly and legally.

Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,

Diana A. Dávila
Resident of San Juan, PR



Regarding your COFINA decision

Diandra Rodriguez to: swaindprcorresp@nysd.uscourts.gov

01/16/2019 03:06 AM

Cc: [REDACTED]

From: [REDACTED]

To: "swaindprcorresp@nysd.uscourts.gov" <swaindprcorresp@nysd.uscourts.gov>

Cc: [REDACTED]
[REDACTED]

Dear Honorable Judge Taylor Swain,

Today, consider the legality of all that COFINA entails. Consider the motivations of the bondholders to push this agreement through; the financial realities of Puerto Rico, and the crisis upon crisis upon crisis that the island and its people have endured. Please do not allow Puerto Rico to fall further into debt default, thus cutting off more funds from services that Puerto Ricans need. Without a fair audit and renegotiation of agreements, there is no fair issue of debt. Today, reject the COFINA agreement, and help bring much-needed justice to Puerto Rico.

Sincerely,
Diandra Rodriguez



REJECT the agreement between COFINA and the FOMB on Jan . 16

Edgar Ferrer to: swaindprcorresp
Cc: diasporaenresistencia

01/16/2019 08:43 AM

From:

To: swaindprcorresp@nysd.uscourts.gov

Cc:

Dear Honorable Judge Taylor Swain,

I am Edgar F. Ferrer-González. I write to you because I am very disappointed and worried about the actions that the Financial Oversight and Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. The measures dictated by the FOMB have been implemented in a disorganized, illogical, and irresponsible manner so far, endangering the safety of citizens, limiting thousands of Puerto Ricans from a real opportunity to get affordable education and healthcare, and limiting the capacity of people to become and remain employed in the island.

Instead of just moving forward with this unjust and anti-constitutional agreement, we request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. The weak attempts of the board to fake an audit process are not going to work on us; we know this debt has been imposed on Puerto Rico without a due process of a real comprehensive audit that allows us to really know how the debt was issued and to ensure that it is paid justly and legally. Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,

Edgar F. Ferrer-González



Reject the COFINA agreement proposed by the unelected Financial Oversight and Management Board for Puerto Rico

Eli to: Swaindprcorresp

01/16/2019 12:19 AM

From:

To:

Swaindprcorresp@nysd.uscourts.gov

Dear Judge Laura Taylor Swain, My name is Eli Jacobs. I am emailing you to urge you to reject and vote against the COFINA agreement presented to you by the island's unelected Financial Oversight and Management Board of Puerto Rico. Your duty is to protect the best interest of the Puerto Rican people. We call on you to denounce the unjust and unfair management and distribution of resources that prioritizes the private interests of COFINA bondholders at the expense of the Puerto Rican people. Stand on the right side of justice. Say no to COFINA. Sincerely, Eli Jacobs



COFINA AGREEMENT

Elizabeth Figueroa-Urbe

to: swaindprcorresp

01/16/2019 03:04 PM

From:

To:

swaindprcorresp@nysd.uscourts.gov

Dear Honorable Judge Taylor Swain,

I am Elizabeth Figueroa, a resident of Puerto Rico. I write to you because I am very disappointed and worried about the actions that the Financial Oversight Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. I request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. This debt has been imposed on Puerto Rico without due process of real comprehensive audit that allows to really know how the debt was issued and to ensure that is it paid justly and legally.

Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,

Elizabeth Figueroa



Reject the COFINA agreement proposed by the unelected Financial Oversight and Management Board for Puerto Rico

Eramirez105 to: Swaindprcorresp

01/16/2019 10:58 AM

From:

To:

Swaindprcorresp@nysd.uscourts.gov

Dear Judge Laura Taylor Swain, My name is Elyssa Ramirez. I am emailing you to urge you to reject and vote against the COFINA agreement presented to you by the island's unelected Financial Oversight and Management Board of Puerto Rico. Your duty is to protect the best interest of the Puerto Rican people. We call on you to denounce the unjust and unfair management and distribution of resources that prioritizes the private interests of COFINA bondholders at the expense of the Puerto Rican people. Stand on the right side of justice. Say no to COFINA. Sincerely, Elyssa Ramirez



Please, reject COFINA agreement

Félix Tomás Miguel

to: swaindprcorresp@nysd.uscourts.gov

01/16/2019 10:32 AM

From:

To:

"swaindprcorresp@nysd.uscourts.gov" <swaindprcorresp@nysd.uscourts.gov>

Att. Judge Taylor Swain

My name is Félix Tomás Miguel Aponte, from Caguas, Puerto Rico. I stand with the Puerto Rican people, so I ask you, respectfully, to reject COFINA agreement. Thanks for your attention.

Saludos cordiales!

Mi nombre es Félix Tomás Miguel Aponte, residente en Caguas, Puerto Rico. Me solidarizo con el pueblo puertorriqueño, por lo cual le pido, respetuosamente, que no apruebe el acuerdo de COFINA. Gracias por su atención.

Félix Tomás Miguel



Reject the COFINA agreement proposed by the unelected Financial Oversight and Management Board for Puerto Rico

frances to: Swaindprcorresp

01/16/2019 06:32 AM

From:

To:

Swaindprcorresp@nysd.uscourts.gov

Dear Judge Laura Taylor Swain, My name is Frances Medina. I am emailing you to urge you to reject and vote against the COFINA agreement presented to you by the island's unelected Financial Oversight and Management Board of Puerto Rico. Your duty is to protect the best interest of the Puerto Rican people. We call on you to denounce the unjust and unfair management and distribution of resources that prioritizes the private interests of COFINA bondholders at the expense of the Puerto Rican people. Stand on the right side of justice. Say no to COFINA. Sincerely, Frances Medina



Reject the COFINA agreement proposed by the unelected Financial Oversight and Management Board for Puerto Rico

griveraalmansa to: Swaindprcorresp

01/16/2019 10:27 AM

From:

To:

Swaindprcorresp@nysd.uscourts.gov

Dear Judge Laura Taylor Swain, My name is Gabriela Rivera. I am emailing you to urge you to reject and vote against the COFINA agreement presented to you by the island's unelected Financial Oversight and Management Board of Puerto Rico. Over the years I have seen how the debt and job crisis on the island has ravaged my loved ones. I would hope you would use your power for good, and not the interest of lobbyists. Millions of Boricuas are frightened by the possibility of the COFINA agreement passing. The consequences would be devastating. Your duty is to protect the best interest of the Puerto Rican people. We call on you to denounce the unjust and unfair management and distribution of resources that prioritizes the private interests of COFINA bondholders at the expense of the Puerto Rican people. Stand on the right side of justice. Say no to COFINA. Sincerely, Gabriela Rivera



Reject the COFINA agreement proposed by the unelected Financial Oversight and Management Board for Puerto Rico

Rosado.gabriela444 to: Swaindprcorresp

01/16/2019 09:56 AM

From:

To:

Swaindprcorresp@nysd.uscourts.gov

Dear Judge Laura Taylor Swain, My name is Gabriela Rosado. I am emailing you to urge you to reject and vote against the COFINA agreement presented to you by the island's unelected Financial Oversight and Management Board of Puerto Rico. Your duty is to protect the best interest of the Puerto Rican people. We call on you to denounce the unjust and unfair management and distribution of resources that prioritizes the private interests of COFINA bondholders at the expense of the Puerto Rican people. Stand on the right side of justice. Say no to COFINA. Sincerely, Gabriela Rosado



Reject the COFINA agreement proposed by the unelected Financial Oversight and Management Board for Puerto Rico

J_gutierrez2387 to: Swaindprcorresp

01/16/2019 01:48 PM

From:

To:

Swaindprcorresp@nysd.uscourts.gov

Dear Judge Laura Taylor Swain, Your duty is to protect the best interest of the Puerto Rican people. Stand on the right side of justice. Say no to COFINA. Sincerely, Gerardo Gutierrez



PR-COFINA

haydee seijo to: swaindprcorresp

01/16/2019 12:26 PM

From:

To: swaindprcorresp@nysd.uscourts.gov

Dear Honorable Judge Taylor Swain,

I am Haydeé Seijo Maldonado I write to you because I am very disappointed and worried about the actions that the Financial Oversight Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. I request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. This debt has been imposed on Puerto Rico without due process of real comprehensive audit that allows to really know how the debt was issued and to ensure that is it paid justly and legally.

Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,

Haydeé Seijo Maldonado, PhD

[Redacted signature]

Sent from my iPhone



Reject the COFINA agreement proposed by the unelected Financial Oversight and Management Board for Puerto Rico

izabelle.garcia16 to: Swaindprcorresp

01/16/2019 10:47 AM

From:

To:

Swaindprcorresp@nysd.uscourts.gov

Dear Judge Laura Taylor Swain, My name is Izabelle Garcia. I am emailing you to urge you to reject and vote against the COFINA agreement presented to you by the island's unelected Financial Oversight and Management Board of Puerto Rico. Your duty is to protect the best interest of the Puerto Rican people. We call on you to denounce the unjust and unfair management and distribution of resources that prioritizes the private interests of COFINA bondholders at the expense of the Puerto Rican people. Stand on the right side of justice. Say no to COFINA. Sincerely, Izabelle Garcia



Reject the COFINA agreement proposed by the unelected Financial Oversight and Management Board for Puerto Rico

Jalvarado1230 to: Swaindprcorresp

01/16/2019 08:30 AM

From:

To:

Swaindprcorresp@nysd.uscourts.gov

Dear Judge Laura Taylor Swain, My name is Jackeline Alvarado. I am emailing you to urge you to reject and vote against the COFINA agreement presented to you by the island's unelected Financial Oversight and Management Board of Puerto Rico. Your duty is to protect the best interest of the Puerto Rican people. We call on you to denounce the unjust and unfair management and distribution of resources that prioritizes the private interests of COFINA bondholders at the expense of the Puerto Rican people. Stand on the right side of justice. Say no to COFINA. Sincerely, Jackeline Alvarado



PLEASE REJECT COFINA - 40 YEARS OF SLAVERY

Acosta, Jacqueline to: swaindprcorresp@nysd.uscourts.gov

01/16/2019 09:52 AM

From:

To: "swaindprcorresp@nysd.uscourts.gov" <swaindprcorresp@nysd.uscourts.gov>

Dear Justice Swain:

Please Please Please reject COFINA.

Passing COFINA will be the equivalent of enslaving Puerto Rico for the next 40 years.

Jacqueline Acosta



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Request Fair COFINA Renegotiation

Jannette M Gavillan Suarez to: swaindprcorresp
Cc: Jannette Gavillan Suarez

01/16/2019 01:15 PM

From:

To:

swaindprcorresp@nysd.uscourts.gov

Cc:

swaindprcorresp@nysd.uscourts.gov

Dear Honorable Judge Taylor Swain,

I am Jannette Gavillan-Suarez, PhD. I write to you because I am very disappointed and worried about the actions that the Financial Oversight Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. I request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. This debt has been imposed on Puerto Rico without due process of real comprehensive audit that allows to really know how the debt was issued and to ensure that it is paid justly and legally.

Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,

Jannette Gavillan-Suarez, PhD
Resident of Aibonito, PR.



REJECT the agreement between COFINA and the FOMB on Jan . 16

Joan I Asencio Yace to: swaindprcorresp@nysd.uscourts.gov 01/16/2019 09:16 AM

From:

To: "swaindprcorresp@nysd.uscourts.gov" <swaindprcorresp@nysd.uscourts.gov>

Dear Honorable Judge Taylor Swain,

I am Joan Asencio. I write to you because I am very disappointed and worried about the actions that the Financial Oversight and Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. The measures dictated by the FOMB have been implemented in a disorganized, illogical, and irresponsible manner so far, endangering the safety of citizens, limiting thousands of Puerto Ricans from a real opportunity to get affordable education and healthcare, and limiting the capacity of people to become and remain employed in the island.

Instead of just moving forward with this unjust and anti-constitutional agreement, we request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. The weak attempts of the board to fake an audit process are not going to work on us; we know this debt has been imposed on Puerto Rico without a due process of a real comprehensive audit that allows us to really know how the debt was issued and to ensure that it is paid justly and legally. Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,

Joan Asencio



pleas read this

Joanne Tucci to: swaindprcorresp

01/16/2019 06:14 PM

From:

To: swaindprcorresp@nysd.uscourts.gov

Si estás en contra del acuerdo con COFINA que impone aumentar el IVU cada año por los próximos 40 años y no puedes ir a la protesta, saca unos minutos para enviar un email a la jueza Swain a

swaindprcorresp@nysd.uscourts.gov

Dear Honorable Judge Taylor Swain,

I am Joanne Tucci. I write to you because I am very disappointed and worried about the actions that the Financial Oversight Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. I request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. This debt has been imposed on Puerto Rico without due process of real comprehensive audit that allows to really know how the debt was issued and to ensure that is it paid justly and legally.

Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,
Joanne Tucci

Resident of Santurce, PR.

Sent from my iPhone



Re : Agreement made with COFINA bondholders

Jose Jimenez-Tirado to: swaindprcorresp

01/16/2019 02:35 PM

From:

To: swaindprcorresp@nysd.uscourts.gov

1/16/2019

Dear Honorable Judge Taylor Swain:

I am José E. Jiménez Tirado . I write to you because I am very disappointed and worried about the actions that the Financial Oversight Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions.

I request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. This debt has been imposed on Puerto Rico without due process of real comprehensive audit that allows to really know how the debt was issued and to ensure that it is paid justly and legally.

Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,

José E. Jiménez Tirado
Resident of San Juan
Puerto Rico

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Reject the COFINA agreement proposed by the unelected Financial Oversight and Management Board for Puerto Rico

donjoe711 to: Swaindprcorresp

01/16/2019 09:45 AM

From:

To:

Swaindprcorresp@nysd.uscourts.gov

Dear Judge Laura Taylor Swain, My name is Joseph Martinez II. I am emailing you to urge you to reject and vote against the COFINA agreement presented to you by the island's unelected Financial Oversight and Management Board of Puerto Rico. My familia is already experiencing hardships and COFINA is not in the best interest of the Boricua people or our island. Your duty is to protect the best interest of the Puerto Rican people. We call on you to denounce the unjust and unfair management and distribution of resources that prioritizes the private interests of COFINA bondholders at the expense of the Puerto Rican people. Stand on the right side of justice. Say no to COFINA. Sinceramente, Joseph Martinez II



Cofina

Justin Morales

to: swaindprcorresp@nysd.uscourts.gov

01/16/2019 08:55 AM

From:

To:

"swaindprcorresp@nysd.uscourts.gov" <swaindprcorresp@nysd.uscourts.gov>

Dear Honorable Judge Taylor Swain,

My name is Justin Morales. I write to you as I am very disappointed and worried about the actions the Financial Oversight and Management Board is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never ending economic crisis. Furthermore, it will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. We request a fair renegotiation of the agreements that is legal, just and not burdensome for the country. We know this debt has been imposed on Puerto Rico without the due process of a real comprehensive audit. This audit will allow us to fully understand how the debt was issued and will ensure that it is paid justly and legally.

Please grant a thorough investigation and full in depth audit. Please rule against the COFINA bondholders agreement hearing TODAY!

Thank you,

Justin Morales



Reject the COFINA agreement proposed by the unelected Financial Oversight and Management Board for Puerto Rico

lazokatherine2 to: Swaindprcorresp

01/16/2019 12:23 PM

From:

To:

Swaindprcorresp@nysd.uscourts.gov

Dear Judge Laura Taylor Swain, My name is Katherine Lazo. I am emailing you to urge you to reject and vote against the COFINA agreement presented to you by the island's unelected Financial Oversight and Management Board of Puerto Rico. Your duty is to protect the best interest of the Puerto Rican people. We call on you to denounce the unjust and unfair management and distribution of resources that prioritizes the private interests of COFINA bondholders at the expense of the Puerto Rican people. Stand on the right side of justice. Say no to COFINA. Sincerely, Katherine Lazo



Reject the COFINA agreement proposed by the unelected Financial Oversight and Management Board for Puerto Rico

Katherine.sastre to: Swaindprcorresp

01/16/2019 11:41 AM

From:

To:

Swaindprcorresp@nysd.uscourts.gov

Dear Judge Laura Taylor Swain, My name is Katherine Sastre. I am emailing you to urge you to reject and vote against the COFINA agreement presented to you by the island's unelected Financial Oversight and Management Board of Puerto Rico. Your duty is to protect the best interest of the Puerto Rican people. We call on you to denounce the unjust and unfair management and distribution of resources that prioritizes the private interests of COFINA bondholders at the expense of the Puerto Rican people. Stand on the right side of justice. Say no to COFINA. Sincerely, Katherine Sastre



REJECT COFINA's Agreement

Larissa Santiago to: Swaindprcorresp

01/16/2019 03:47 PM

From:

To:

Swaindprcorresp@nysd.uscourts.gov

My name is Larissa Santiago and I'm writing from NY City. I stand with the Puerto Rican people, so I ask Judge Swain TO REJECT COFINA's agreement.

Thank you,

[Sent from Yahoo Mail for iPhone](#)



COFINA Agreement

Laura to: swaindprcorresp

01/16/2019 12:33 PM

From:

To: swaindprcorresp@nysd.uscourts.gov

Dear Honorable Judge Taylor Swain,

I am Laura Delgado. I write to you because I am very disappointed and worried about the actions that the Financial Oversight Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. I request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. This debt has been imposed on Puerto Rico without due process of real comprehensive audit that allows to really know how the debt was issued and to ensure that is it paid justly and legally.

Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,

Laura M Delgado
Resident of San Juan, PR.

Sent from my iPhone



Reject the COFINA agreement proposed by the unelected Financial Oversight and Management Board for Puerto Rico

Libbycuriel to: Swaindprcorresp

01/16/2019 12:10 AM

From:

To:

Swaindprcorresp@nysd.uscourts.gov

Dear Judge Laura Taylor Swain, My name is Libby Curiel. I am emailing you to urge you to reject and vote against the COFINA agreement presented to you by the island's unelected Financial Oversight and Management Board of Puerto Rico. Your duty is to protect the best interest of the Puerto Rican people. We call on you to denounce the unjust and unfair management and distribution of resources that prioritizes the private interests of COFINA bondholders at the expense of the Puerto Rican people. Stand on the right side of justice. Say no to COFINA. Sincerely, Libby Curiel



Cofina for Puerto Rico

Libia Pereles to: swaindprcorresp

01/16/2019 01:01 PM

From:

To: swaindprcorresp@nysd.uscourts.gov

Hello Mrs. Swain,

I hope this message finds you well.

I'm a concerned productive puertorrican, born and raised in PR. I haven't read all the pages of the Cofina agreement, approved by politicians of PR, that you will be or are reviewing. I heard some off-line opinions and reviews from non-politicians people. I honestly trust these people more than our current and past leaders of the government. For years and years, we've been negatively impacted by bad and ineffective administration of public assets and funds and by also some individual and perhaps institutionalized corruption in local political parties (too much irregularities that are not investigated and doesn't have consequences). I think that a lot of these inappropriate administration policies and decisions have caused the big problem of national debt we are facing now.

I respectfully ask you to carefully review what has been proposed in this Cofina agreement and weigh what could be the negative impact to us puertorricans, to our future on this island, if this is implemented.

It's difficult for us puertorricans to influence politicians, pretty much everything is run and implemented without consulting us or even allow us to present our point of views via protests or speeches in "vistas". This is not a democracy anymore what it is happening here with local political leaders.

So, please, think about us good and productive people of PR trying to live with dignity in our land when you review this agreement and decide on the option/procedure that is best to puertorricans, fairly complying with our responsibilities in a balanced way.

God bless you!

Libia

Sent from my iPhone



Reject the COFINA agreement proposed by the unelected Financial Oversight and Management Board for Puerto Rico

luisfepr to: Swaindprcorresp

01/16/2019 04:00 PM

From:

To:

Swaindprcorresp@nysd.uscourts.gov

Dear Judge Laura Taylor Swain, My name is Luis Fernandez. I am emailing you to urge you to reject and vote against the COFINA agreement presented to you by the island's unelected Financial Oversight and Management Board of Puerto Rico. Your duty is to protect the best interest of the Puerto Rican people. We call on you to denounce the unjust and unfair management and distribution of resources that prioritizes the private interests of COFINA bondholders at the expense of the Puerto Rican people. Stand on the right side of justice. Say no to COFINA. Sincerely, Luis Fernandez



COFINA Agreement Will Destroy Puerto Rico

Luis Ramos to: swaindprcorresp

01/16/2019 03:40 PM

From:

To: swaindprcorresp@nysd.uscourts.gov

Dear Honorable Judge Taylor Swain,

I am Luis O. Ramos, a resident of beautiful Puerto Rico, since birth.

I am very aware of the bad decisions our leaders have made. Decisions and deals that have brought us to the difficult place in which we stand today. I am very aware there is not a simple solution to our current situation.

Nonetheless, I am very disappointed and worried about the actions that the Financial Oversight Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead us into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions.

I request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. This debt has been imposed on Puerto Rico without due process of a real comprehensive audit that allows us to really know how the debt was issued and to ensure that is it paid justly and legally.

Please do what is right and rule against this agreement today, on January 16th's 2019 hearing.

Sincerely,

Luis O. Ramos

Resident of San Juan, PR.



PUERTO RICO

luisarce66 to: swaindprcorresp

01/16/2019 02:52 PM

From:

To: swaindprcorresp@nysd.uscourts.gov

Dear Honorable Judge Taylor Swain,

I am ___Luis Santiago _____. I write to you because I am very disappointed and worried about the actions that the Financial Oversight Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. I request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. This debt has been imposed on Puerto Rico without due process of real comprehensive audit that allows to really know how the debt was issued and to ensure that is it paid justly and legally.

Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,

___Luis Santiago _____

Born in San Juan, PR



COFINA

Luisa Rosado-Seijo to: swaindprcorresp

01/16/2019 11:46 AM

From:

To: swaindprcorresp@nysd.uscourts.gov

swaindprcorresp@nysd.uscourts.gov

Dear Honorable Judge Taylor Swain,

I am Luisa Rosado Seijo. I write to you because I am very disappointed and worried about the actions that the Financial Oversight Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. I request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. This debt has been imposed on Puerto Rico without due process of real comprehensive audit that allows to really know how the debt was issued and to ensure that is it paid justly and legally.

Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,

Luisa Rosado Seijo
Resident of San Juan, PR.

Luisa Rosado Seijo
[REDACTED]



Please don't sign the Cofina Proposal
Margarita Fernández to: swaindprcorresp

01/16/2019 09:21 AM

From:

To: swaindprcorresp@nysd.uscourts.gov

Dear Hon. Judge Swain,

Thank you for all your hard work on behalf of the Puerto Rico economic crisis.

Please do not sign the Cofina Proposal. We ask for your understanding of the hard consequences this proposal will force upon the Puerto Rican people.

Regards,

Margarita Fernández-Zavala

Enviado desde mi iPhone



Reject COFINA

Maria de Lourdes García Correa

to: swaindprcorresp

01/16/2019 11:11 AM

From:

To:

swaindprcorresp@nysd.uscourts.gov

"Mi nombre es Maria De Lourdes García Correa llamo desde San Juan , PR. Soy solidario/a con el pueblo puertorriqueño y llamo para pedirle a la Jueza Swain que NO APRUEBE el acuerdo de COFINA.

"My name is María de Lourdes García Correa and I'm calling from San Juan , PR. I stand with the Puerto Rican people, so I ask Judge Swain TO REJECT COFINA's agreement."

Enviado desde mi iPhone



PUERTO RICO- JANUARY 16TH, 2019 HEARING

Maria Del Mar Soto- González to: swaindprcorresp@nysd.uscourts.gov

01/16/2019 09:57 AM

Cc: María del Mar Soto

From:

To: "swaindprcorresp@nysd.uscourts.gov" <swaindprcorresp@nysd.uscourts.gov>

Cc:

Good Morning.

My name is María del Mar Soto. I'm 35 years old and have been following the bankruptcy procedures in your court. Attached you'll find my opinion on the debt adjustment plan with COFINA Bondholders, so it can be included in the cases' file. I've included English and Spanish versions of this opinion.

Buenas Tardes.

Mi nombre es María del Mar Soto, tengo 35 años y he estado pendiente del proceso de quiebra en su corte. Adjunto mi opinión sobre el acuerdo con los bonistas de COFINA para que conste en el expediente.

He incluido versiones en inglés y español de mi opinión.

Gracias anticipadas,

María del Mar Soto-González



Taylor Swain-Eng.pdf Taylor Swain- Esp.pdf

15 de enero de 2019

Honorable Laura Taylor Swain
Juez de Distrito de Estados Unidos,
Distrito del Sur de New York
500 Pearl Street
New York, NY 10007-1312

Estimada Juez Taylor Swain:

Me llamo María del Mar Soto González, tengo 35 años, y he estado siguiendo de cerca el caso de la quiebra del Gobierno de Puerto Rico y todo el proceso en su corte. Imagino que su trabajo debe ser uno difícil, ya que sus decisiones no tienen precedente y, a la misma vez, crearán precedente para casos de esta índole. De igual manera, todas sus decisiones en este caso serán discutidas, estudiadas y revisadas por las generaciones futuras. Honestamente, no desearía estar en sus zapatos.

Me permito estas líneas para contarle un poco sobre mi historia. Soy la mayor de tres hijas. Nací en San Juan, Puerto Rico en el 1983; en plena bonanza económica gracias a una economía montada sobre el beneficio contributivo del Servicio de Rentas Internas (*IRS*) conocido como las 936. Mi madre estudió en un colegio privado, pagado por mi abuela y sus hermanos con mucho sacrificio. Al terminar la escuela superior se graduó con un grado asociado en Secretarial. En aquella época, los años 1970s, con un grado asociado era suficiente para conseguir trabajo como oficial bancaria en el banco ahora conocido como el First Bank. Mi padre terminó la escuela superior a través del examen *GED* y estuvo en varios trabajos hasta que consiguió trabajo como *merchandizer* de Holsum, haciendo entregas a supermercados y otros negocios. En 1980 contrajeron matrimonio, y con estos salarios lograron comprar una casa de tres cuartos y un baño en una urbanización nueva ubicada cerca del Aeropuerto Internacional Luis Muñoz Marín. Cuando decidieron tener hijos, mi madre decidió dejar su trabajo para convertirse en madre y ama de casa. Como dije previamente, nací en el 1983. Con el paso del tiempo, nacieron dos hijas más; una en el 1986 y la última en el 1988.

A mediados de los 1990s, mis padres decidieron divorciarse y como parte del proceso hubo varios cambios en nuestras vidas. Hubo que vender la casa donde vivíamos para mudarnos con mi abuela y mi tío; hubo que cambiarnos de la escuela privada donde estudiábamos a la escuela pública más cercana. Mi madre tuvo que volver al mercado laboral, después de más de una década como ama de casa. Lamentablemente, la presión de todos estos cambios provocó que ella dejara el trabajo posteriormente. Hasta ese momento, nunca habíamos utilizado los servicios que provee el gobierno a sus ciudadanos como por ejemplo educación, vivienda, transportación colectiva, etc. También fuimos testigos de cómo el sistema judicial daba oportunidades de manera consecutiva a un padre que buscaba no pagar la pensión alimenticia que le correspondía de todas las maneras posibles.

En el 2001, me gradué de la Escuela Superior Dr. José M. Lázaro y en ese mismo año comencé estudios en el Recinto de Río Piedras de la Universidad de Puerto Rico, el sistema público de educación

superior que existe en Puerto Rico. De ahí me gradué con un bachillerato en Mercadeo y otro en Finanzas. Ese mismo año conseguí trabajo en una empresa dedicada a la venta y servicio de helicópteros, donde aún estoy trabajando. La educación universitaria pudo ser costeadada gracias a que cualificaba para la Beca Pell, que en aquel momento era unos \$2,000.00 por semestre, por lo que también era elegible al Programa Estudio/ Trabajo. Posteriormente, conseguí un trabajo en un Centro de Cómputos y fue elegida el Programa de Honor del Recinto, recibiendo exención de matrícula. En aquel momento, el costo de un semestre de 5 clases era de unos \$485.00; el resto del dinero siendo entregado al estudiante para sus gastos de comida, libros, materiales, transportación, etc. El costo del semestre puede no parecerle mucho, pero para algunas personas, como era mi caso, eran la diferencia entre adquirir una buena educación superior que me permitiera tener mayor oportunidad de encontrar un trabajo bien remunerado y no uno mal remunerado o en los negocios ilegales.

Si tiene curiosidad sobre mis hermanas, ellas siguieron mis pasos, ambas graduándose de la misma escuela superior y siguiendo estudios universitarios en la misma universidad que yo. Una de ellas estudió Geografía, terminando una maestría en Planificación Urbana. Ahora trabaja con un antiguo profesor, del que fue asistente de cátedra, vendiendo sistemas de GIS. La otra terminó estudios en Relaciones Públicas y Publicidad y trabaja en el área de pólizas de autos de uno de los bancos más grandes de Puerto Rico, Banco Popular.

Con respecto a nuestra vivienda en el 2006 nos separamos de mi abuela y mi tío, mudándonos a un apartamento alquilado y en el 2015 logramos comprar un apartamento cuyo espacio y localización es envidiable. Espero no haberla aburrido con este relato. Sólo deseaba que mi historia le diera un ejemplo de lo que entiendo está llamado a hacer un gobierno a través de sus instituciones y servicios: brindar la oportunidad de un mejor futuro a sus habitantes/ constituyentes. Decir esto en el vacío sin explicar mi experiencia sería una pérdida de tiempo.

El representante de Gobierno ante su corte, la Junta de Supervisión Fiscal (JSF), le presenta un plan de ajuste de deuda que atenta contra todo esto. A pesar de recortar un 30% de principal, pretende que el uso de las contribuciones del Impuesto de Ventas y Uso sea entregado primero a los bonistas y luego al gobierno para brindar servicios a los ciudadanos. El plan propone también el pago de la deuda a 40 años, comprometiendo los servicios que el gobierno pueda ofrecer por esta misma cantidad de años. Como usted sabe, este acuerdo será el punto de referencia para los acuerdos venideros. Aceptar este acuerdo, creará la expectativa en las otras partes que han estado en el proceso de mediación que ha sido implementado. Colocar a los funcionarios electos en este tipo de encrucijada sería como atarlos de pies y manos. Esto no tiene sentido. Un país que no puede ofrecer servicios básicos como seguridad, educación, salud e infraestructura a sus ciudadanos es simplemente un estado fallido e inconsecuente. El tener un gobierno inconsecuente a su vez, provocaría mayor emigración de aquellos aptos para trabajar, dejando en la isla a los muy viejos o muy pobres para emigrar.

Esto a su vez hará que los recursos del gobierno deban ser divididos entre más personas a pesar de tener menos recursos para los servicios. Los más pobres, y sin opción de educación, se irán a trabajar en empleos mal remunerados o en actividades ilegales. Las consecuencias de aprobar este acuerdo castrarán e incapacitarán al menos a dos generaciones de puertorriqueños. La generación que viene vivirá con un gobierno incapaz de ofrecer lo que al menos yo considero servicios básicos: educación, seguridad, salud e infraestructura. De esto no estamos muy lejos, pues los servicios mencionados ya están en crisis. Aprobar este acuerdo sería anular, a la larga, mucho de estos servicios.

Por otro lado, al prácticamente no cuestionar la legitimidad de las emisiones realizada y tomando por correcto el estimado de \$72 mil millones (billones) en deuda, la Junta de Supervisión Fiscal le hace un flaco servicio a la labor que deben realizar de acuerdo con lo poco que sé de la Ley PROMESA. Permitir tener sentados en ese organismo a personas que aprobaron emisiones de bonos que nos trajeron a esta situación es completamente ilógico y un claro error de juicio de quienes hicieron los nombramientos. Finalmente, permitir que esta Junta presente un acuerdo sin saber a ciencia cierta si los miembros podrían verse beneficiados en sus finanzas personales, me parece antiético e inmoral.

Agradezco de antemano su tiempo al leer estas palabras. Espero haber explicado de manera sencilla y concreta lo que creo serán los efectos de aceptar este acuerdo. Solo busco que todos los ciudadanos tengan las mismas oportunidades que mis hermanas y yo tuvimos. Que tengan la oportunidad de usar los servicios que entiendan necesarios para mantener su presente y mejorar su futuro sin tener que recurrir a la inmigración ni actividades ilegales. Como le indiqué al comienzo de mi carta, sus decisiones serán discutidas, estudiadas y revisadas por las generaciones futuras. Espero que ese juicio determine que usted decidió darles la oportunidad a las generaciones venideras de un futuro y no que entregó su futuro a los bonistas.

Cordialmente,



María del Mar Soto González

January 15, 2018

Hon. Laura Taylor Swain
United States District Judge,
New York Southern District
500 Pearl Street
New York, NY 10007-1312

Hon. Judge Taylor Swain:

My name is María del Mar Soto González, I'm 35 years old, and have been following the bankruptcy procedures for the Government of Puerto Rico and all the additional processes held in your court. I imagine your job must be a difficult one, since your decisions have no precedent but they will, in turn, become precedent for similar cases in the future. All of your decisions on this case will be discussed, studied and reviewed for generations to come. I wouldn't like being in your shoes.

I appreciate you and your clerks beforehand, for taking the time to read this letter. I'm the oldest of three daughters, born in 1983 in San Juan, Puerto Rico. During that time, Puerto Rico was experiencing an economic bonanza as a result of the Internal Revenue Service's 936 tax benefit, which was the basis of Puerto Rico's economic model. My mother studied in a private school, paid by my grandmother and her brothers in order to ensure the best education possible for her. She graduated in the late 1970s, with an Associate's Degree in Office Management. At that time, an Associate's Degree was enough to find job as a banking officer in the bank now known as First Bank. My father got his High School Diploma via a GED and held several jobs until he found job as a merchandizer for Holsum, making deliveries to supermarkets and other businesses. In 1980, they got married and a bit later, the purchased a home in a brand new neighborhood close to the Luis Muñoz Marín International Airport. When they decided to have kids, my mother quitted her job in order to become a mother and homemaker. As I said before, I was born in 1983. My sisters followed in 1986 and 1988.

During the mid-1990s, my parents decided to get divorced. As part of this process a lot of changes happened in our lives all at once. The house was sold and we moved with our grandmother and uncle; also we were enrolled in the nearest public school instead of our previous, private school. Also, my mother had to go back to work, after more than a decade as a homemaker. Unfortunately, as a result of all the pressure of these changes, she decided to quit her job afterwards. Until this moment, we never had to rely on government services such as education, housing, transportation, healthcare, etc. We were also witnesses of a judicial system that consecutively looked the other way to a father that always was looking for any opportunity to not pay the required child support.

In 2001, I graduated from the Dr. José M. Lázaro High School and got accepted to the largest campus of the public university system, the University of Puerto Rico, Río Piedras Campus. I graduated in 2006 with a Bachelor's Degree in Marketing and Finance. That same year, I found a job on a company dedicated to helicopter sales and maintenance, where I still work. My education was paid thanks to the

Federal Student Aids, at that time around \$2,000.00 per semester. I also worked under the Work Study Program, later finding a student job at a computer center. Thanks to my GPA, I was included in the Honor's Program, receiving tuition exemption. At that time, the estimated tuition cost for 5 classes was around \$485.00 per semester, which was covered by the Financial Aid. The rest of the aid was handed over to the student for food, lodging, books, materials, transportation, and related expenses. This cost might not seem a lot to you, but for some persons, like myself, it meant the difference between finding a well-paying job and one that's not.

In case you're interested, my sisters followed in my footsteps. Both of them graduated from the same public high school, and both got accepted to the same university system. One of them graduated with a Bachelor's Degree in Geography, and a Master's Degree in Urban Planning. Now, she works with one of her professors, selling GIS software and licenses. The other one graduated with a Bachelor's Degree in Public Relations and Advertising, and works for the Auto Division of one of the biggest banks in Puerto Rico, Banco Popular.

Regarding our living situation, in 2006 we managed to rent an apartment and began living the four of us on our own after a long time. Then in 2015 we bought a walk-up apartment on a great location. I hope my personal story hadn't bored you. I just wanted to use my story as an example of what I believe a government should do through its institutions and services: offer a chance of a better future to its citizens. Explaining this theory without telling my experience would be completely useless.

Our government's representative before your court, the Financial Oversight & Management Board, will be presenting a debt adjustment plan that threatens the possibility of the government complying with this mission. Although the plan proposes a 30% debt haircut, it will also demand that the Sales Tax Collections be used to pay the bondholders first, then use whatever resources are left to the government for services to its citizens. The plan also proposes a 40 year maturity plan, heavily compromising whatever services the government will be able to offer during this period. As you probably know, this adjustment plan will be used by the other bondholder/creditors as a reference for their adjustment plans. Placing elected officials in this type of crossroads will be like binding the hands and feet, which is something that doesn't make sense. A government that can't offer its citizens basic services like security, education, healthcare services and infrastructure becomes crippled and inconsequential. Having a crippled and inconsequential government will encourage for migrations waves of those who are able to work, usually young professionals, leaving the island's population with only those too old or too poor to migrate.

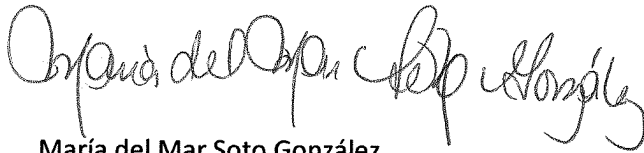
Having this change in the island's demographics will provoke that the government's resources/revenues becoming divided among a bigger population, regardless of the amount of said resources. Approving this debt adjustment plan will have the consequence of castrate and incapacitate at least the next two generations. These generations will have to live with a government that's unable to offer, what I consider to be, basic services: education, security, healthcare and infrastructure. At this point, we are not that far away of this becoming a reality; since all the services mentioned are already in critical condition. Approving this adjustment plan will cripple these services in the long run.

On the other hand, by not questioning the legality of all the bonds sales and accepting at face value the debt estimate of \$72 billion, the Financial Oversight & Management Board is doing a disservice to their work scope according to my limited knowledge of PROMESA. To allow people on this board who approved these same bond offerings in the past, is a completely illogic, a clear conflict of interest and

major bad judgement from those who selected them. Finally, allowing this Board to submit this adjustment plan without knowing for sure if any of its members will receive any financial gains from this same plan is unethical and immoral.

I'm extremely grateful to you or your clerks for taking time to read this letter. I hope to have explained in a simple and concrete way the effects that, I believe, accepting this plan will have in Puerto Rico. I only seek for all Puerto Ricans to have the same opportunities my sisters and I had. The opportunity to make use of all the necessary government services to have a better present and future without having to migrate or working in low paying jobs or illegal activities. As I said at the beginning of this letter, your courts' decisions will be discussed, studied and reviewed for generations to come. Let that judgement be that your court decided to give a chance to the next generations of having a prosperous future and not that those who prospered were the bondholders.

Sincerely,

A handwritten signature in black ink, appearing to read 'María del Mar Soto González', written in a cursive style.

María del Mar Soto González



Maribel Ortiz to: swaindprcorresp

01/16/2019 09:37 PM

From:

To: swaindprcorresp@nysd.uscourts.gov

Dear Judge Swain:

Although the process is under way, I would like to express my sorrow for not considering the only economic analysis presented today. Even when it is true that the UTIER is not directly affected by this agreement, how could we analyze the impact this would have in people's life without an examination of its economic consequences? Between the lack of information and the rejection of the debt audit, the people of Puerto Rico will be paying for forty years a debt that have no idea how it was acquired and have no sense of how deeply it is going to affect us.

Please, reconsider your position and admit the economic documents presented to you today.

Thank you, Respectfully,

Maribel Ortiz Márquez

[Redacted signature block]



Reject the COFINA agreement proposed by the unelected Financial Oversight and Management Board for Puerto Rico

marioefraincotto to: Swaindprcorresp

01/16/2019 01:37 PM

From:

To:

Swaindprcorresp@nysd.uscourts.gov

Dear Judge Laura Taylor Swain, My name is Mario Cotto. I am emailing you to urge you to reject and vote against the COFINA agreement presented to you by the island's unelected Financial Oversight and Management Board of Puerto Rico. Your duty is to protect the best interest of the Puerto Rican people. We call on you to denounce the unjust and unfair management and distribution of resources that prioritizes the private interests of COFINA bondholders at the expense of the Puerto Rican people. Stand on the right side of justice. Say no to COFINA. Sincerely, Mario Cotto



Reject the COFINA agreement proposed by the unelected Financial Oversight and Management Board for Puerto Rico

ofthelion15 to: Swaindprcorresp

01/16/2019 11:09 AM

From:

To:

Swaindprcorresp@nysd.uscourts.gov

Dear Judge Laura Taylor Swain, My name is Mayra De Leon. I am emailing you to urge you to reject and vote against the COFINA agreement presented to you by the island's unelected Financial Oversight and Management Board of Puerto Rico. Your duty is to protect the best interest of the Puerto Rican people. We call on you to denounce the unjust and unfair management and distribution of resources that prioritizes the private interests of COFINA bondholders at the expense of the Puerto Rican people. Stand on the right side of justice. Say no to COFINA. Sincerely, Mayra De Leon



Reject the COFINA agreement proposed by the unelected Financial Oversight and Management Board for Puerto Rico

Unkchucks to: Swaindprcorresp

01/16/2019 06:17 PM

From:

To:

Swaindprcorresp@nysd.uscourts.gov

Dear Judge Laura Taylor Swain, My name is Melanie Miguel. I am emailing you to urge you to reject and vote against the COFINA agreement presented to you by the island's unelected Financial Oversight and Management Board of Puerto Rico. Your duty is to protect the best interest of the Puerto Rican people. We call on you to denounce the unjust and unfair management and distribution of resources that prioritizes the private interests of COFINA bondholders at the expense of the Puerto Rican people. Stand on the right side of justice. Say no to COFINA. Sincerely, Melanie Miguel



Reject the COFINA agreement proposed by the unelected Financial Oversight and Management Board for Puerto Rico

Mzamudio to: Swaindprcorresp

01/16/2019 10:58 AM

From:

To:

Swaindprcorresp@nysd.uscourts.gov

Dear Judge Laura Taylor Swain, My name is Miguel Zamudio. I am emailing you to urge you to reject and vote against the COFINA agreement presented to you by the island's unelected Financial Oversight and Management Board of Puerto Rico. Your duty is to protect the best interest of the Puerto Rican people. We call on you to denounce the unjust and unfair management and distribution of resources that prioritizes the private interests of COFINA bondholders at the expense of the Puerto Rican people. Stand on the right side of justice. Say no to COFINA. Sincerely, Miguel Zamudio



COFINA

Minirka Caban

to: swaindprcorresp

01/16/2019 10:19 AM

From:

To:

swaindprcorresp@nysd.uscourts.gov

Dear Honorable Judge Taylor Swain,

I am Minirka Cabán Casanova. I write to you because I am very disappointed and worried about the actions that the Financial Oversight Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. I request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. This debt has been imposed on Puerto Rico without due process of real comprehensive audit that allows to really know how the debt was issued and to ensure that is it paid justly and legally.

Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,

Minirka Cabán Casanova and my 11 yrs old son.
Residents of San Juan, PR.



PUERTO RICO

Monica Cerame to: swaindprcorresp

01/16/2019 04:09 PM

From:

To: swaindprcorresp@nysd.uscourts.gov

Dear Honorable Judge Taylor Swain,

I am Mónica Cerame. I write to you because I am very disappointed and worried about the actions that the Financial Oversight Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. I request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. This debt has been imposed on Puerto Rico without due process of real comprehensive audit that allows to really know how the debt was issued and to ensure that is it paid justly and legally.

Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,

Mónica Cerame
Resident of Guaynabo, PR.



Judge Swain cannot adopt this blatant theft to the people . Its duty is to reject this agreement and demand fair conditions for the country in any bondholder agreement, ones that will provide for our recovery and reconstruction and that do not require add

nelson martinez to: swaindprcorresp@nysd.uscourts.gov

01/16/2019 07:00 AM

From:

To: "swaindprcorresp@nysd.uscourts.gov" <swaindprcorresp@nysd.uscourts.gov>

CON MUCHO RESPECTO LE REFIERON!

Judge Swain cannot adopt this blatant theft to the people. Its duty is to reject this agreement and demand fair conditions for the country in any bondholder agreement, ones that will provide for our recovery and reconstruction and that do not require additional austerity meas.



HONORABLE JUEZAS SOMOS UNA COLONIA, EUA COMETE UN CRIMEN DE LESA HUMANIDAD!
COLONIAJE! ESTA ES LA DIFERENCIA!

[Internal State of Exception in Puerto Rico: A socio-legal
analysis of the Puerto Rican economic and fiscal crisis]
Revista Derecho y Critica Social, 2(2)151-194. ISSN
0719-5680.

[#WhiteSupremacy #
capitalism](https://twitter.com/thecrisismag/status/1066339121969471491/photo/1) <https://twitter.com/thecrisismag/status/1066339121969471491/photo/1>

pic.twitter.com/gvkUujJh17h1

Imágenes Históricas [@HistoriaEnFotos](#) 26 oct. El día que Chaplin habló por primera vez en una película (El Gran Dictador) lo hizo contra el fascismo. En este mes su gran discurso cumple 78 años. Vale la pena verlo <https://twitter.com/HistoriaEnFotos/status/920085442279690242/video/1> ... Mostrar este hilo

We must demand a full audit of the debt! H.Clippers
Statement: 'The Fiscal Control Board Finally Agrees
That the Debt Is Illegal'

flip.it/Bf8dF0

"Vinieron.Ellos tenían La Biblia y nosotros teníamos
la tierra.Y nos dijeron:"Cierren los ojos y recen".Y
cuando abrimos los ojos,ellos tenían la tierra y
nosotros teníamos La Biblia.Galeano.ASCO COMO LE
QUITAN TIERRA,PLAYAS,EDUCACIÓN(\$ PA BARWIN)



SE LA DAN A RICO\$!

@ManelVIZOSO





[@RoaJavier](#) 4 minhace 4 mi de



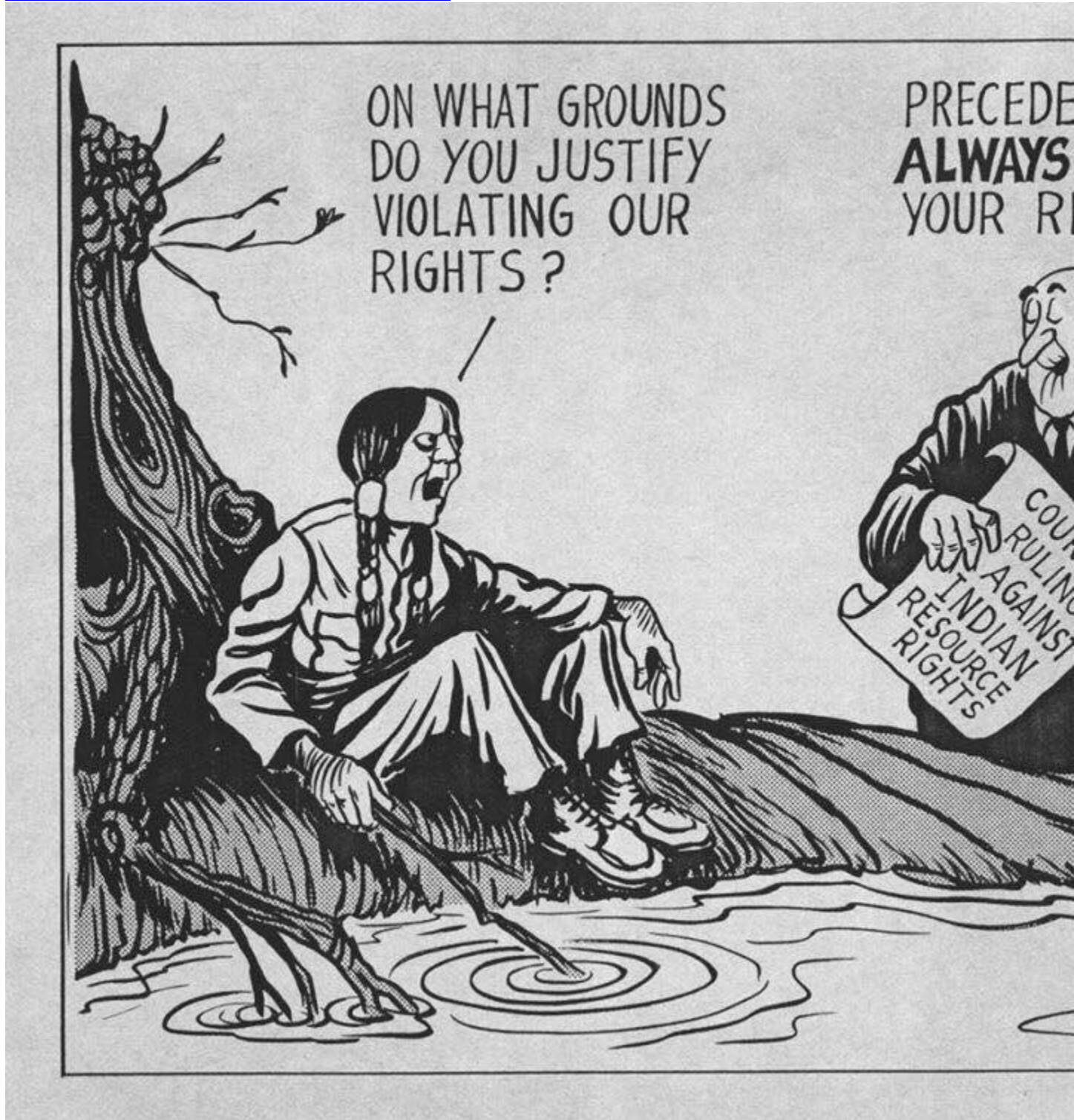
Por que lanzar covteles molotov?

Lanzarles libros y les regalamos cultura

19

[@NuestroCaribe](https://twitter.com/NuestroCaribe/status/1063109470581075968/video/1) <http://tinyurl.com/ybuv5yqj> <https://twitter.com/NuestroCaribe/status/1063109470581075968/video/1> ...9 nació en E.U.U, Martín Luther King, Defensor derechos humanos. Su lucha se centró contra el racismo y l". <https://twitter.com/RoaJavier/status/1085107504584032256/photo/1> [pic.twitter.com/704vQF17](https://www.academia.edu/31121012/Estado_de_excepci%C3%B3n_interno_en_Puerto_Rico_Un_an%C3%A1lisis_socio-jur%C3%ADdico_de_la_crisis_econ%C3%B3mica_y_fiscal_puertorrique%C3%B1a_.Internal_State_of_Exception_in_Puerto_Rico_A_socio-legal_analysis_of_the_Puerto_Rican_economic_and_fiscal_crisis_Revista_Derecho_y_Criti) [https://www.academia.edu/31121012/Estado de excepci%C3%B3n interno en Puerto Rico Un an%C3%A1lisis socio-jur%C3%ADdico de la crisis econ%C3%B3mica y fiscal puertorrique%C3%B1a . Internal State of Exception in Puerto Rico A socio-legal analysis of the Puerto Rican economic and fiscal crisis Revista Derecho y Criti](https://www.academia.edu/31121012/Estado_de_excepci%C3%B3n_interno_en_Puerto_Rico_Un_an%C3%A1lisis_socio-jur%C3%ADdico_de_la_crisis_econ%C3%B3mica_y_fiscal_puertorrique%C3%B1a_.Internal_State_of_Exception_in_Puerto_Rico_A_socio-legal_analysis_of_the_Puerto_Rican_economic_and_fiscal_crisis_Revista_Derecho_y_Criti)

[ca Social 2 2 151-194. ISSN 0719-5680?s=t ...](#)





REJECT the agreement between COFINA and the FOMB on Jan . 16

Neshma López-Meléndez to: swaindprcorresp@nysd.uscourts.gov 01/16/2019 08:35 AM
Cc: [REDACTED]

From: [REDACTED]
To: "swaindprcorresp@nysd.uscourts.gov" <swaindprcorresp@nysd.uscourts.gov>
Cc: [REDACTED]

Dear Honorable Judge Taylor Swain,

My name is Neshma Lopez. I write to you because I am very disappointed and worried about the actions that the Financial Oversight and Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. The measures dictated by the FOMB have been implemented in a disorganized, illogical, and irresponsible manner so far, endangering the safety of citizens, limiting thousands of Puerto Ricans from a real opportunity to get affordable education and healthcare, and limiting the capacity of people to become and remain employed in the island.

Instead of just moving forward with this unjust and anti-constitutional agreement, we request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. The weak attempts of the board to fake an audit process are not going to work on us; we know this debt has been imposed on Puerto Rico without a due process of a real comprehensive audit that allows us to really know how the debt was issued and to ensure that it is paid justly and legally. Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,
Neshma Lopez

[REDACTED]



Reject the COFINA agreement proposed by the unelected Financial Oversight and Management Board for Puerto Rico

nicole.schummer to: Swaindprcorresp

01/16/2019 10:47 AM

From:

To:

Swaindprcorresp@nysd.uscourts.gov

Dear Judge Laura Taylor Swain, My name is Nicole Schummer. I am emailing you to urge you to reject and vote against the COFINA agreement presented to you by the island's unelected Financial Oversight and Management Board of Puerto Rico. Your duty is to protect the best interest of the Puerto Rican people. We call on you to denounce the unjust and unfair management and distribution of resources that prioritizes the private interests of COFINA bondholders at the expense of the Puerto Rican people. Stand on the right side of justice. Say no to COFINA. Sincerely, Nicole Schummer



Please Reject COFINA's Agreement

Priscilla Perez to: swaindprcorresp
Cc: diasporaenresistencia

01/16/2019 03:57 PM

From:

To:

swaindprcorresp@nysd.uscourts.gov

Cc:

Dear Honorable Judge Taylor Swain,

I am Priscilla Perez and I write to you because I am very disappointed and worried about the actions that the Financial Oversight and Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. We request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. We know this debt has been imposed on Puerto Rico without a due process of a real comprehensive audit that allows us to really know how the debt was issued and to ensure that it is paid justly and legally. Please do what is right and rule against this agreement on January 16th and 17th's 2019 hearing.

Sincerely,
Priscilla Perez



An Open Letter To Federal Judge Laura Taylor Swain ! - MINORIA de UNO

Ramon Torres to: swaindprcorresp

01/16/2019 10:20 PM

From:

To: swaindprcorresp@nysd.uscourts.gov

An Open Letter To Federal Judge Laura Taylor Swain!

by Franklin D. López
Journalist, Writer, Entrepreneur & Political Prisoner

Instagram Pinterest Medium Periscope

[“No one is born hating another person because of the color of his skin, or his background, or his religion. I hate racial discrimination most intensely and all its manifestations. I have fought all my life; I fight now, and will do so until the end of my days.”- Nelson Mandela](#)

Dear Judge Taylor Swain!

I write you a public letter and begin by quoting Nelson Mandela on discrimination, inequality and segregation. The reasons for doing so are many. The first one is that the PROMESA law is one enacted with the clear intentions of protecting the interest of bondholders, hedge funds and Wall Street interests and not necessarily the 3.4 millions American citizens living in the territory. The unquestionable fact that PROMESA was approved in six weeks and enacted into law shows you the “persuasive and mysterious powers of campaign donations.” Please read; “The Best Democracy Money Can Buy” written by Greg Palast.

PROMESA was approved without a vigorous and strong economic component. It lacks what Detroit had a “White House Task Force” to promote and fast track Federal funds and loans guarantee to promote economic activities and job creation and neutralize the recessive effects of a strong austerity program. Federal funds and guarantees were also given to New York city and Washington, D.C.. This is simply discrimination and segregation! The law is a debt collection outline to pay bond holders, investment bankers, hedge funds of a public debt of \$72 billions and a structural deficit in the public employees pension funds of more than \$ 39 billions. The experience of the countries who defaulted on their public debt in the European Community has shown that even with strong financial rescues the countries struggled to recuperate economically and socially. The PRFSFB wants “to save” Puerto Rico without a vigorous economic and job creation plan!

As you know in November 1975, Puerto Rico’s governors were forewarned about this impending economic crisis. Forty two years ago, Nobel Economic Prize winner Dr. James

Tobin warned Governor Rafael Hernández Colón (PDP 1973-1976 1984-1992) that Puerto Rico was in a precarious economic situation. On December 11, 1973 Tobin released The Tobin Report, a comprehensive study on Puerto Rico's economic development, fiscal and budget policies.

The report expressed that "The trends of government spending, the deficits of the government agencies, public debt and the production cost cannot be sustained even if the external economic conditions are favorable." The report strongly recommended "a serious austerity program and a long list of substantive measures cutting governmental operations and costs". Tobin predicted with extraordinary precision that if the recommendations were not implanted "the government of Puerto Rico will face the hard realities of running for desperate solutions." The Tobin Report predicted in December 1973, forty two years ago, that Puerto Rico would face serious financials and economic consequences if no measures to cut cost and implement an austerity programs were implemented. All of this was ignored after the report was made public by the Hernández Colón gubernatorial administration which instead chose the path of borrowing and spending. Subsequent colonial governments followed the same policy.

Subsequently, in 1979, under President Jimmy Carter's Administration, a comprehensive study was ordered by the White House and chaired by U.S. Department of Commerce Secretary, Juanita Kreps. The Kreps Report reaffirmed and reiterated Tobin's recommendations. Both studies were totally ignored by ALL governors from 1975 through 2016. On the contrary they continued with a fiscal policy of spending and borrowing. Please see the graphic below. and read: The Citizen's Memorandum: A Path To Puerto Rico's Recovery
<https://franklindelanelopez.com/2016/08/05/the-citizens-memorandum-a-path-to-puerto-ricos-recovery/> via @trueblue51

Since the Tobin report was made public 42 years ago, governors, mayors and public officials adopted the easy road to patched budget deficits with two tools; a) loans and b) taxing the people. Since 1973 Government Development Bank presidents together with investment bankers, banks, law firms and consultants knowing the fragile financial conditions of Puerto Rico decided to issue bonds debt because of the \$ 2 billions plus in fees. They all knew, bonds bankers, lawyers and consultant including the government, that Puerto Rico was going to default it's public debt. But greed for fees was more important that the well being of the people. This is a very compelling argument for conducting a thorough investigation and present it's finding to the press and the public. At least two governors ordered the issuance of tens of billions of dollars with investment companies firms where they had close family members as executives; Mr. Luis Fortuño and Ms. Sila María Calderón.

It was a huge public mistake for members of Congress and The White House, to appoint two bankers involved and responsible for the crisis, to be member of the Board. As of this writing

the members of the Federal Supervisory Fiscal Board have not made public detailed financial statements as mandated and in violation of the Federal Ethics law. They have refused to provide a public itemized report of the payments of \$52.4 millions of dollars to law firms, particularly when the Board's Chair is the brother in law of Mr. Pedro R. Pierluisi, a senior partner of the FSFB's principal legal advisor. The Chief of Staff of the FSFB is the former chief of staff of the former resident commissioner's Puerto Rico office. These are serious conflicts of interests that should be addressed either by your court or Congress.

Adding insult to injury, Washington (despite the fact that it was announced that it was the FSFB decision) appointed Natalie Jaresko, Executive Director of the Federal Supervisory Fiscal Board with a salary of \$625,000 a year (President Trump's salary is \$ 400,000.00) plus one monthly trip to the Ukraine, a car with driver, security and many other perks. This individual, who seems to be taken out of a spy novel by John Lacarré, was the subject of multiple investigations by a European journalist group called Consortium News. She was given a Federal fund of \$ 150 million that was supposed to be used to promote middle and small businesses in the Ukraine and Moldova. Instead she paid herself millions in bonuses. What moral grounds does Ms. Jaresko has to demand pain and suffering to a population with 50% living under the poverty level standards? Please see: [How Ukraine's Finance Chief Got Rich – Consortiumnews](#) Nov 10, 2015 ... Exclusive: Ukraine's Finance Minister Natalie Jaresko collected at least \$1.77 million in bonuses from a U.S.-taxpayer-funded investment ... <https://consortiumnews.com/.../how-ukraines-finance-chief-got-rich/>

Finally, The U.S. Government, by legislating PROMESA and creating the FSFB and demanding austerity programs, cuts and economic policies without a strong and robust economic development and job creation program are coercing and forcing the exodus of the Puerto Rican society to stratospheric levels. Dismembering families and pushing them to seek "the American dream" in the states of the Union. In the last two years alone 240,000 have left the archipelago affecting government revenues drastically. This exodus weakens further a dying economic environment reducing the tax base and government income. The values of real estate have fallen between 40 to 60% affecting the capacity to lend of six banks. The International Criminal Court recognizes coercive acts and public policies, including economic, that forced massive numbers of population to move from their place of origin a crime against humanity. Specifically, Article 7 (1) (d) "Crime against humanity of deportation or forcible transfer of population". The United Nations Human Rights division, the Organization of American State, the U.S. Department of State and the International Criminal Court have been advise of the plight of the people of Puerto Rico.



Imposing higher tariffs of electricity, water and more taxes will fuel massive population exodus with catastrophic effects and dismembering further the people of Puerto Rico. I know that you probably have the most difficult job in our Nation. But making the people of Puerto Rico pay for the corruption of more than \$27 billions by elected and appointed officials for the trust that they gave them at the ballot box is not an option. All the Presidential Task Forces appointed by The White House since George H.W. Bush have recommended that Puerto Rico must deal with the status issue. A policy of patches is not the solution. As Dr. Martin Luther King once said, "It is always the right moment to do the right thing!" God bless you!

Sincerely,
Franklin D. López

<https://franklindelanolopez.com/2017/08/30/a-open-letter-to-federal-judge-laura-taylor-swain/>

Sent from my Tato iPhone



Please rule against COFINA agreement

Raquel Medina Rampolla to: swaindprcorresp@nysd.uscourts.gov

01/16/2019 10:55 AM

From:

To: "swaindprcorresp@nysd.uscourts.gov" <swaindprcorresp@nysd.uscourts.gov>

Dear Honorable Judge Taylor Swain,

I am Raquel Medina. I write to you because I am very disappointed and worried about the actions that the Financial Oversight Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. I request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. This debt has been imposed on Puerto Rico without due process of real comprehensive audit that allows to really know how the debt was issued and to ensure that it is paid justly and legally.

Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,

Raquel Medina

Puertorican & Resident of San Juan, PR.



Reject the COFINA agreement proposed by the unelected Financial Oversight and Management Board for Puerto Rico

reyna92 to: Swaindprcorresp

01/16/2019 08:38 PM

From:

To:

Swaindprcorresp@nysd.uscourts.gov

Dear Judge Laura Taylor Swain, My name is Reyna Noriega. I am emailing you to urge you to reject and vote against the COFINA agreement presented to you by the island's unelected Financial Oversight and Management Board of Puerto Rico. Your duty is to protect the best interest of the Puerto Rican people. We call on you to denounce the unjust and unfair management and distribution of resources that prioritizes the private interests of COFINA bondholders at the expense of the Puerto Rican people. Stand on the right side of justice. Say no to COFINA. Sincerely, Reyna Noriega



Reject the COFINA agreement proposed by the unelected Financial Oversight and Management Board for Puerto Rico

saskia.laricchia to: Swaindprcorresp

01/16/2019 12:23 PM

From:

To:

Swaindprcorresp@nysd.uscourts.gov

Dear Judge Laura Taylor Swain, My name is Saskia Laricchia. I am emailing you to urge you to reject and vote against the COFINA agreement presented to you by the island's unelected Financial Oversight and Management Board of Puerto Rico. Your duty is to protect the best interest of the Puerto Rican people. We call on you to denounce the unjust and unfair management and distribution of resources that prioritizes the private interests of COFINA bondholders at the expense of the Puerto Rican people. Stand on the right side of justice. Say no to COFINA. Sincerely, Saskia Laricchia



Reject the COFINA agreement proposed by the unelected Financial Oversight and Management Board for Puerto Rico

seanseary to: Swaindprcorresp

01/16/2019 05:46 PM

From:

To:

Swaindprcorresp@nysd.uscourts.gov

Dear Judge Laura Taylor Swain, My name is Sean Seary. I am emailing you to urge you to reject and vote against the COFINA agreement presented to you by the island's unelected Financial Oversight and Management Board of Puerto Rico. Your duty is to protect the best interest of the Puerto Rican people. We call on you to denounce the unjust and unfair management and distribution of resources that prioritizes the private interests of COFINA bondholders at the expense of the Puerto Rican people. Stand on the right side of justice. Say no to COFINA. Sincerely, Sean Seary



COFINA

Sofia Sierra Ortiz

to: swaindprcorresp@nysd.uscourts.gov

01/16/2019 08:58 AM

From:

To:

"swaindprcorresp@nysd.uscourts.gov" <swaindprcorresp@nysd.uscourts.gov>

Judge Swain:

Please don't sign the COFINA agreement. A balanced agreement is needed to protect the future generations. Audit the debt!

Best,
Sofía



REJECT COFINA

Solmari Perez to: swaindprcorresp

01/16/2019 09:55 AM

From:

To: swaindprcorresp@nysd.uscourts.gov

Dear Honorable Judge Taylor Swain,

I am Solmari Pérez. I write to you because I am very disappointed and worried about the actions that the Financial Oversight Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. I request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. This debt has been imposed on Puerto Rico without due process of real comprehensive audit that allows to really know how the debt was issued and to ensure that is it paid justly and legally.

Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,

Solmari Pérez
Resident of San Juan, PR.



Reject the COFINA agreement proposed by the unelected Financial Oversight and Management Board for Puerto Rico

stephaneestrada8 to: Swaindprcorresp

01/16/2019 11:20 AM

From:

To:

Swaindprcorresp@nysd.uscourts.gov

Dear Judge Laura Taylor Swain, My name is Stephane Estrada. I am emailing you to urge you to reject and vote against the COFINA agreement presented to you by the island's unelected Financial Oversight and Management Board of Puerto Rico. Your duty is to protect the best interest of the Puerto Rican people. We call on you to denounce the unjust and unfair management and distribution of resources that prioritizes the private interests of COFINA bondholders at the expense of the Puerto Rican people. Stand on the right side of justice. Say no to COFINA. Sincerely, Stephane Estrada



Plea to Reject COFINA's Agreement

Stephanie Ginese to: swaindprcorresp
Cc: diasporaenresistencia

01/16/2019 10:26 AM

From:

To:

swaindprcorresp@nysd.uscourts.gov

Cc:

Dear Honorable Judge Taylor Swain,

My name is Stephanie Ginese, of Cleveland, OH. I write to you because I am a proud Boricua of the diaspora and I am very disappointed, as well as worried about the actions that the Financial Oversight and Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. We request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. We know this debt has been imposed on Puerto Rico without a due process of a real comprehensive audit that allows us to really know how the debt was issued and to ensure that it is paid justly and legally. Please do what is right and rule against this agreement on January 16th's 2019 hearing.

In solidarity,

Stephanie Ginese





Important message!!!

Tania Delgado Soto

to: swaindprcorresp@nysd.uscourts.gov

01/16/2019 01:22 PM

From:

To:

"swaindprcorresp@nysd.uscourts.gov" <swaindprcorresp@nysd.uscourts.gov>

Dear Honorable Judge Taylor Swain,

I am Tania Delgado Soto. I write to you because I am very disappointed and worried about the actions that the Financial Oversight Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. I request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. This debt has been imposed on Puerto Rico without due process of real comprehensive audit that allows to really know how the debt was issued and to ensure that is it paid justly and legally.

Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,

Tania Delgado Soto
Resident of San Juan, PR.
Enviado desde mi iPhone



COFINA

Tina H to: swaindprcorresp@nysd.uscourts.gov

01/16/2019 03:20 AM

From:

To: "swaindprcorresp@nysd.uscourts.gov" <swaindprcorresp@nysd.uscourts.gov>

Dear Honorable Judge Taylor Swain;

I am worried for my loved ones that currently reside on the island of Puerto Rico. I write to you as I am very disappointed and worried about the actions the Financial Oversight and Management Board (FOMB) is taking to address the fiscal crisis.

The agreement made with COFINA bondholders will drag Puerto Rico into another never ending economic crisis. Furthermore, it will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, including cuts in public services and pensions. We request a fair regeneration of the agreements that is legal, fair, and not burdensome for the island. We know this debt has been imposed on Puerto Rico without the due process of a real comprehensive audit. This audit will allow us to fully understand how the debt was issues and to ensure that is paid justly and legally.

Please grant a thorough investigation and full in depth audit. Please rule against the COFINA bond holders agreements at the hearing on January 16th, 2019.

My family, my friends, my community, and myself are all looking to you for your assistance with this matter.

Thank you,
Ms. Tina H.



NO TO COFINA AGREEMENT

Chicago Boricua Resistance to: swaindprcorresp@nysd.uscourts.gov

01/17/2019 07:48 AM

From:

To:

"swaindprcorresp@nysd.uscourts.gov" <swaindprcorresp@nysd.uscourts.gov>

Chicago Boricua Resistance opposes the COFINA agreement proposed by the Fiscal Control Board.

Judge Swain: Reject COFINA agreement proposed by the Fiscal Control Board

We join the demand that Judge Swain reject the agreement with the COFINA bondholders promoted by the Fiscal Control Board because the Puerto Rican debt has been illegitimately acquired and has not even been audited. The imposition of COFINA would deepen the economic crisis felt by workingclass Puerto Ricans and will cause the imposition of more austerity measures, cuts in public services and pensions, and eventually lead to a new debt default. Instead, we demand a debt audit to reach a fair renegotiation of the agreements that is not burdensome for the people of Puerto Rico. Approving the COFINA agreement would cost people living on the island over 33 billion dollars, twice the amount of the loans received through this agency. It condemns generations of residents to paying a debt that was acquired illegally and illegitimately and gives no space for alternation or challenging of its provisions.

The COFINA agreements holds Puerto Ricans captive for 40 years, paying a debt they did not ask for. This agreement is nothing more but unbridled colonialism. It privileges the most powerful bondholders allowing them to earn two, three and even four times what they actually invested.

We join the call of other organizations and individuals demanding Judge Swain reject this blatant theft to the people. We urge Swain to put Puerto Rico's recovery and reconstruction before the greed of wealthy bondholders.

In resistance,
CBR



stop COFINA agreement

Gabriel Muriente-Pastrana

to: swaindprcorresp@nysd.uscourts.gov

01/17/2019 08:00 AM

From:

To:

"swaindprcorresp@nysd.uscourts.gov" <swaindprcorresp@nysd.uscourts.gov>

Dear Honorable Judge Taylor Swain,

I am Gabriel Muriente Pastrana. I write to you because I am very disappointed and worried about the actions that the Financial Oversight Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. I request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. This debt has been imposed on Puerto Rico without due process of real comprehensive audit that allows to really know how the debt was issued and to ensure that it is paid justly and legally.

Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,

Gabriel Muriente Pastrana
Resident of San Juan, PR.



158024490234-rep-1104062319.pdf

ingrid González to: swaindprcorresp

01/17/2019 02:16 AM

From:

To: swaindprcorresp@nysd.uscourts.gov

to Spanish

Honorable and Admired Judge Laura

My husband JuanGonzalez and Yo Ingrid, we have been working honestly, paying to all our Suppliers and Vendors for more than 45 YEARS. We do not owe anyone and we pay ALL Our invoices. We are retired from Social Security, we raise a medium business and we raise our family. With many sacrifices, we stop spending Luxury and save money for our retirement and old age.

This is why we were approached by people, who did not know of different Banks and companies personally to offer and invest in bonds of Puerto Rico, because it is our Pais and La would be the best investment we could make.

We did not hide anything, nor did we pay attention to sites that offered to "find" our efforts \$\$ in other nebulous sites

Today we see as you despise us for Fools and nobody considers us. And this depresses us :-)

UNTIL NOW JUST enough to live, because the Gobirno went bankrupt despite of your Payment Promises. The governments what they do are waste, bonuses, exorbitant SALARIES and the Government only talks about the most "VULNERABLE".

..... compatriots who live on Plan 8, the Card of Health and the WIC and do not work to receive those

Other Federal benefits to which We have no Right. We advocate because continue, if there is no other way to receive with work, but we do not understand why WE, who do not

We are Offenders and with Our Loans they were able to achieve some of the Monumental Achievements

of the Different Governments

Judge Laura ... that will be of us, the elderly.

Is that you have the EYES Open ... but the Justice is BLIND

ATENTAMENTE

JUAN GONZALEZ SAUTO



INGRID GONZALEZ 158024490234-rep-1104062319.pdf

UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF PUERTO RICO

-----X
In re:

PROMESA
Title III

THE FINANCIAL OVERSIGHT AND
MANAGEMENT BOARD FOR PUERTO RICO,

as representative of

No. 17 BK 3283-LTS

THE COMMONWEALTH OF PUERTO RICO,
et al.,

(Jointly Administered)

Debtors.¹

-----X

NOTICE OF CORRESPONDENCE RECEIVED BY THE COURT

The Court has received and reviewed the attached correspondence, described below, from interested persons in the above-captioned cases. Although the Court cannot respond individually to all of those who have expressed their thoughts or concerns, the Court is deeply mindful of the impact of the fiscal crisis on lives, institutions, and expectations, and of the importance of the issues that are raised in these unprecedented cases.

1. Email dated March 10, 2018 from Juan Gonzalez Sauto
2. Email dated March 15, 2018 from Douglas Aron
3. Email dated March 17, 2018 from Howard Leibowitz
4. Email dated April 3, 2018 from anonymous
5. Email dated April 3, 2018 from Rafael Castro Lang

¹ The Debtors in these Title III Cases, along with each Debtor's respective Title III case number and the last four (4) digits of each Debtor's federal tax identification number, as applicable, are the (i) Commonwealth of Puerto Rico (Bankruptcy Case No. 17 BK 3283-LTS) (Last Four Digits of Federal Tax ID: 3481); (ii) Puerto Rico Sales Tax Financing Corporation ("COFINA") (Bankruptcy Case No. 17 BK 3284-LTS) (Last Four Digits of Federal Tax ID: 8474); (iii) Puerto Rico Highways and Transportation Authority ("HTA") (Bankruptcy Case No. 17 BK 3567-LTS) (Last Four Digits of Federal Tax ID: 3808); (iv) Employees Retirement System of the Government of the Commonwealth of Puerto Rico ("ERS") (Bankruptcy Case No. 17 BK 3566-LTS) (Last Four Digits of Federal Tax ID: 9686); and (v) Puerto Rico Electric Power Authority ("PREPA") (Bankruptcy Case No. 17 BK 4780-LTS) (Last Four Digits of Federal Tax ID: 3747). (Title III case numbers are listed as Bankruptcy Case numbers due to software limitations).

6. Email dated April 4, 2018 from Aram Montgomery
7. Email dated April 4, 2018 from Paul Konsig

Dated: April 11, 2018



Please help
ingrid González
to:
swaindprcorresp
03/10/2018 09:14 AM
Hide Details
From: ingrid González [REDACTED]

To: swaindprcorresp@nysd.uscourts.gov

Honorable y Admirada Juez Laura

Mi esposo JuanGonzalez y Yo Ingrid,hemos trabajando honestamente,pagando a todos Nuestros Suplidores y Vendederos por mas de 45 AÑOS. No le debemos a nadie y pagamos TODAS Nuestra facturas.somos retiradosde Seguro Social,levantamos un mediano negocio y criamos a Nuestra familia.Con muchos sacrificios, dejamos de gastar el Lujo y ahorramos dinero para nuestro retiro y vejez.

Es por esto que se nos acercaron gente, que no conocimos de diferentes

Bancos y companias personalmente para ofecernos e invertir en Bonos de Puerto Rico, pues es nuestro Pais y la sería la mejor inversion que podiamos hacer.

No escondimos nada,ni le hicimos caso a sitios que nos ofrecian "enconder" nuestro esfuerzos\$\$ en otros sitios nebulosoo

Hoy vemos..... como nos menosprecias por Tontos y nadie nos considera.y esto nos deprime :-(
HASTA AHORA APENAS nos alcanza para vivir ,porque el Gobirno se fue a Quiebra.....a pesar de.sus Promesas de Pago. Los Gobiernos lo que hacen son

malgasto,bonos, SUELDOS exhorbitantes y el Gobierno solo habla de los mas "VULNERABLES".

.....compatriotas que viven del Plan 8, de la.Tarjeta.de.Salud y del WIC y no trabajan para recibir esos otras beneficios Federales a los que Nosotros no tenemos Derecho. Nosotros abogamos porque lo sigan,si no hay mas remedio recibiendo con trabajo, pero no entendemos porque a NOSOTROS ,que no somos Delincuentes y con Nuestros Prestamos sepudieron lograr algunas de los Monumentales Logros de los Diferentes Gobiernos

Juez Laura...que SERÁ de nosotros,los envejecientes.??....los que trabajamos

Es que Usted tiene los OJOS Abierto...pero laJusticia es CIEGA.....

ATENTAMEMTE

JUAN GONZALEZ SAUTO

INGRID GONZALEZ
[REDACTED]



Bond Default. PR

Douglas A Aron to: swaindprcorresp

03/15/2018 01:25 PM

From: Douglas A Aron [REDACTED]
To: swaindprcorresp@nysd.uscourts.gov

Dear Judge Swain,
I am a 75 year old retired Civil Engineer. I have been investing in Puerto Rico bonds for about 15 years. I felt that the US government would never let a U.S. Territory GO BANKRUPT. Especially when they placed high incentives for Americans to invest there with tax incentives. I certainly now know I can't trust the rule of law or the US Government. However, it is too late for me to go back to work and I can only reduce my lifestyle to meet my social security payments.
Douglas A Aron
[REDACTED]



Prbonds how settle

howard leibowitz

to: swaindprcorresp@nysd.uscourts.gov

03/17/2018 12:23 AM

From:

howard leibowitz [REDACTED]

To:

"swaindprcorresp@nysd.uscourts.gov" <swaindprcorresp@nysd.uscourts.gov>

I am invested loss 200,000

How settle with no money

Pr can trade land for bonds interest

This would help development and let Pr settle in full faith as promised rather than walking away

Also would let Pr borrow money again in the future

Howard

RAFAEL CASTRO LANG LAW OFFICE

April 3, 2018

Honorable Judge Laura Taylor Swain
US District Court Southern District
Of New York
500 Pearl Street
New York, NY 10007

Dear Honorable Judge Taylor Swain:

I inherited around \$350,000.00 from my father who died in 2005 that was invested mostly in Puerto Rico bonds with UBS. I didn't spend the money because I wanted to have a retirement nest egg. I am now 65 years old and am confronting this bond crisis created by incompetent, corrupt politicians that mismanaged and drained the Puerto Rico Treasury to the point of insolvency.

Now, I who in good faith lent money to the government am being asked to lose my funds because of their negligence. Please don't allow this injustice.

When we fail to pay our income taxes the government seizes our assets, sells our property and imposes substantial monetary penalties. Now it is their turn to suffer the same fate. **I suggest to the court that it make a ruling that any person that suffers a loss due to the government created bond insolvency has a right to set off any loss amount to future income taxes owed. That is only fair. What is good for the goose ought to be good for the gander!**

Force the government to repay even if it has to have an extension on repayment.

Sincerely yours,



Rafael Castro Lang

April 4, 2018

[REDACTED]

U.S. House of Representatives
Rob Bishop, Chairman
Committee on Natural Resources
1324 Longworth House Office Building
Washington, DC 20515

Dear Chairman Bishop:

Governor Rosselló's April 2, 2018 response to your March 28, 2018 letter does not only exhibit his disrespect towards you, PROMESA, the U.S. Congress and every American bondholder outside of Puerto Rico, it is also full of misrepresentations and ignores the laws that allow America's states and political subdivisions to access the municipal bond market. As you are well aware Rosselló's letter was not really to you, it was a rallying call to the legislature and people of Puerto Rico to join him in his defiance against the U.S. Congress, the Oversight Board and bondholder rights and liens. Rosselló does not want to address Puerto Rico's debt as directed by PROMESA, he wants to pay what he feels is fair only to Puerto Rico without any consideration for bondholders rights and liens. ***The U.S. municipal bond market relies on lawful liens and the creditability of the participants; do not let Puerto Rico change the muni market.***

As an American I am very disturbed that a territorial governor feels he can call a Congressional Committee Chairperson acting as directed by Congress, a dictator. While for political reasons, Rosselló defies legal precedent and everyone that is sincerely acting in good faith to resolve the Puerto Rico mess.

There can be little doubt in any observer's mind that the non-transparent Puerto Rico government is dishonest and corrupt. The fact Puerto Rico's government is deceitful, dishonest and corrupt has been proven over and over again since PROMESA was enacted. As of March 23, 2018 the liquidity of the Puerto Rico treasury was in excess of \$2 billion. In July 2017 the Oversight Board and Puerto Rico government stated to Judge Swain that for liquidity purposes they would need to borrow COFINA funds in November 2017, while failing to mention over \$6 billion in 800 government accounts. It has been 2 years since the enactment of PROMESA and audited financials, which are the basis for any transparent restructuring, have intentionally not been produced.

The U.S. government has to share responsibility for this fiasco. Congress gave Puerto Rico the unrivaled ability to issue "Triple Tax Exempt" municipal bonds (exempt from federal, state and local income tax). The current problem exists because no one in the U.S. government or Congress monitored or supervised the issuance of Puerto Rico debt. Dishonest and corrupt Puerto Rico politicians took advantage of the lackadaisical attitude the U.S. took in regard to the territory's issuance of "Triple Tax Free" bonds. Now the very crafty Governor Rosselló portrays Puerto Rico as a victim and is looking to place the weight of the island's financial recovery on the backs of Puerto Rico bondholders and the U.S. government.

The U.S. Congress must also share responsibility for the losses Puerto Rico bondholders will incur. Puerto Rico's enormous legal expenses that perpetuate challenges to legal precedent are being offset by not negotiating

and settling with bondholders. In other words Puerto Rico is willing to spend \$200 million or whatever it takes in annual legal fees to offset \$3 billion in annual debt service payments owed bondholders for long as possible.

Losses on Puerto Rico's \$70 billion debt will be minuscule compared to the negative financial impact Puerto Rico's rogue actions, if successful, will ultimately have on the \$4 trillion municipal bond market.

Very few if any investors that previously owned or currently own Puerto Rico bonds will ever again invest in Puerto Rico debt. There may not be a qualified company's CEO or Board of Directors that would entertain a P3 investment with a Puerto Rico government that treats bondholder liens and contract law in such dubious manner. Under current circumstances the privatization of PREPA is a pipe dream.

Puerto Rico, a U.S. colony with a history of corrupt politicians, is now exhibiting defiance and is being permitted to take undisciplined and costly actions. The bottom line is no one seems to have the authority to uphold the intent of PROMESA. Until someone is given the power to make decisions based on the reality of the situation the current fiasco and unnecessary court battles presided over by Judge Swain will continue for years. Unfortunately, Judge Swain seems to be the only person who can advance the Title III process. PROMESA will become a "FUBAR" if Congress does not intervene or demand the Oversight Board interpret "PROMESA" as Congress intended.

I am confident Mr. Bishop that you will carry out your duty and compel Puerto Rico a U.S. territory to maintain the integrity of PROMESA and the municipal bond market.

Respectfully,

Paul Konsig

cc: Judge Laura Taylor Swain



Puerto Rico: Title 3 Proceedings

aram montgomery

to: swaindprcorresp@nysd.uscourts.gov

04/09/2018 07:38 PM

From:

To: "swaindprcorresp@nysd.uscourts.gov" <swaindprcorresp@nysd.uscourts.gov>

Estimado Juez Swain:

I write as a close follower of the Title3 proceedings in Puerto Rico and its impact to on-island residents. I am a US citizen and my focus is on the approximately 65,000 on-island families currently holding bonds issued by the Commonwealth and its instrumentalities.

What has lacked attention is the majority of creditors hold COFINA junior bonds. Total COFINA bond holders outnumber GO bondholders by a ratio of approx 7 to 1 and the vast majority of these are of the COFINA subordinate class. Many Boricuas purchased these bonds as recently as 3.5 years ago, at a premium to par, as they were rated investment grade. The instrumentality of COFINA posted affirmative legal guidance on their website and the GDB also hosted a 10/31/13 conference call - reaffirming their legal validity - attended by: José Pagán, GDB President, José Coleman-Tió, GDB General Counsel, along with five partners from Nixon Peabody and three partners from Pietrantonio Méndez & Álvarez. The Commonwealth, including both of its major political parties, also swore these bonds were legally "inviolable" after their legislature unanimously approved their issuance.

The on-island COFINA junior creditors are pensionless and made substantial investments in these bonds for income and tax reasons but now find themselves assailed on multiple fronts. All COFINA bonds remain fully funded despite chronic under collection of the SUT and tax holidays. (Even post-Maria SUT revenues are at record levels.) However, the Board has refused to honor their lien after falsely claiming there was a liquidity crises (by Martin Bienstock before you in August 2017 and in testimony by Natalie Jaresko before US Congress). The governor and legislature of Puerto Rico have also attempted to raid the COFINA lockbox. The GO Adhoc Group and COFINA Seniors Group have both attacked the juniors full stop. Putting COFINA payments into escrow for so long has directly impacted the most vulnerable in this process post-Maria as many, out of economic necessity, have had to liquidate their holdings at the worst possible time.

The cumulative effect has been a steep price drop in COFINA juniors and an a-historic and unjustifiable price spread between COFINA senior and Junior bonds. As of this writing, COFINA seniors trade at approximately 60 cents on the dollar but COFINA juniors trade at only 23 cents, and this price difference is much wider than any previous gap post-restructuring (Moody's data shows the average range of 10 to 20 cents). Bond prices are relevant as the Board will use it to negotiate down a final principal cut and the modestly higher interest received by juniors does not begin to reflect the current price difference.

COFINA junior creditors thought they were investing in the place they lived but have had their sense of justice turned upside down, and many now find themselves with no other means of financial support. In human terms we are talking about families that were once relatively prosperous now living in real poverty - whose kids and grandkids have had their college savings

destroyed and dreams dashed. When forced to sell their small lots (as different from institution-sized blocks) muni dealers routinely give them below market prices. But most retail creditors continue to hold on and are simply asking to be treated somewhat fairly.

The Commonwealth benefits by not making interest payments and institutional bondholders can wait forever for a resolution. This is a luxury retail creditors do not have and many of them cannot speak for themselves.

Muchas gracias por su atencion.

Aram Montgomery



Reject the COFINA agreement proposed by the unelected Financial Oversight and Management Board for Puerto Rico

Saguaroisland to: Swaindprcorresp

01/17/2019 04:38 AM

From:

To:

Swaindprcorresp@nysd.uscourts.gov

Dear Judge Laura Taylor Swain, My name is Leona Falk. I am emailing you to urge you to reject and vote against the COFINA agreement presented to you by the island's unelected Financial Oversight and Management Board of Puerto Rico. Your duty is to protect the best interest of the Puerto Rican people. We call on you to denounce the unjust and unfair management and distribution of resources that prioritizes the private interests of COFINA bondholders at the expense of the Puerto Rican people. Stand on the right side of justice. Say no to COFINA. Sincerely, Leona Falk



PLEASE DONT APPROVE COFINA DEAL

Mariel Cruz to: swaindprcorresp

01/17/2019 06:05 AM

From:

To: swaindprcorresp@nysd.uscourts.gov

Dear Judge Swain:

The people of Puerto Rico have tried to persuade them by appealing to your empathy and perhaps not so much to the legal right. The only responsibility that the People had was to choose people who failed us. We were not the ones who made bond issues, we did not decide on any of this ... COFINA was created during a government shutdown in 2006, with a tax of 7% (which was originally going to be 5.5% but by written error ended being 7%)

We understand that if there is an agreement and there were people who lent us the money, we have to pay them. But it seems unfair that those who bought at a discount, have a gain of our misery. There is no economic development nor will there be a good time. The existing collections are products of the underground economy left by drug trafficking, therefore, by approving this plan they will perpetuate the crime in this country and we will have to leave our home. The Home that nobody wanted to leave. We ask that you please request a better evaluation and discussion on this subject, ask for another agreement.



Against COFINA agreement

Noel Piñeiro Planas

to: swaindprcorresp@nysd.uscourts.gov

01/17/2019 06:42 AM

From:

To:

"swaindprcorresp@nysd.uscourts.gov" <swaindprcorresp@nysd.uscourts.gov>

Dear Honorable Judge Taylor Swain,

I am Noel Piñeiro Planas. I write to you because I am very disappointed and worried about the actions that the Financial Oversight Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. I request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. This debt has been imposed on Puerto Rico without due process of real comprehensive audit that allows to really know how the debt was issued and to ensure that it is paid justly and legally.

Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincere Noel Piñeiro Planas

Resident of Vega Alta, PR.